State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Filing at a Glance

Company:	New York Life Insurance Company
Product Name:	Long Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/12/2013
SERFF Tr Num:	NWLT-128855863
SERFF Status:	Closed-Approved
State Tr Num:	NWLT-128855863
State Status:	Approved
Co Tr Num:	5.0
Implementation Date Requested:	On Approval
Author(s):	Jeanette Slabaugh, Marlyse Tritt
Reviewer(s):	Janet Houser (primary)
Disposition Date:	03/26/2015
Disposition Status:	Approved
Implementation Date:	

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

General Information

Project Name: 2013 Rate Increase
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 22.3%

Deemer Date:
Submitted By: Jeanette Slabaugh

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted to New York on January 14, 2013.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/26/2015
State Status Changed: 03/26/2015
Created By: Mike Bergerson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

These forms are existing individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia beginning in December 2002 and are still being marketed in this jurisdiction with revised new business rates. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia.

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request. The increase on the originally filed rates is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses.

The company calculated the actuarially justified amount but limited the rate increase to 40%, as we are sensitive to the impact a rate increase will have on our policyholders. In addition, the company is exempting all policyholders with an attained age of 75 or above from this increase. This results in a requested increase of 0% for all policyholders with an attained age 75 or above, a 40% increase for all other policyholders with an issue age under 50, and a 25.1% rate increase for all other policyholders with an issue age 50 and over. The increased premium will be further limited to the premium rate schedule currently marketed in Virginia by New York Life.

Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

As New York Life is a mutual company and our LTC product is a participating policy, improvement in the performance of the product could lead to dividends being paid in the future.

A Contingent Nonforfeiture Benefit has previously been filed and is included with all ILTC-5000 and INH-5000 policies issued in the state.

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Company and Contact

Filing Contact Information

Jeanette Slabaugh, Senior Associate - Compliance
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730-5006

jslabaugh@newyorklifeltc.com
800-723-5555 [Phone] 5823 [Ext]
770-406-4614 [FAX]

Filing Company Information

New York Life Insurance Company
6200 Bridge Point Parkway
Suite 400
Austin, TX 78730-5006
(800) 723-5555 ext. [Phone]

CoCode: 66915
Group Code: 826
Group Name:
FEIN Number: 13-5582869

State of Domicile: New York
Company Type: Long-Term Care
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	03/26/2015	03/26/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	02/28/2014	02/28/2014
Disapproved	Janet Houser	01/08/2014	01/15/2014
Disapproved	Bob Grissom	09/20/2013	09/20/2013
Disapproved	Bob Grissom	06/30/2013	06/30/2013

Response Letters

Responded By	Created On	Date Submitted
Jeanette Slabaugh	03/04/2014	03/04/2014
Jeanette Slabaugh	01/23/2014	01/23/2014
Jeanette Slabaugh	10/31/2013	10/31/2013
Jeanette Slabaugh	08/28/2013	08/28/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Endorsement	Jeanette Slabaugh	03/26/2015	03/26/2015
Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Jeanette Slabaugh	03/26/2015	03/26/2015
Rate	Rate Tables	Jeanette Slabaugh	03/24/2015	03/24/2015
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	03/24/2015	03/24/2015
Rate	Rate Tables	Jeanette Slabaugh	03/23/2015	03/23/2015
Rate	Rate Tables	Jeanette Slabaugh	03/20/2015	03/20/2015
Rate	Rate Tables	Jeanette Slabaugh	03/19/2015	03/19/2015
Supporting Document	5.0 Policy Series_Inflation Protections - 3/17/15	Jeanette Slabaugh	03/17/2015	03/17/2015
Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Jeanette Slabaugh	03/16/2015	03/16/2015
Rate	Rate Tables	Jeanette Slabaugh	03/13/2015	03/13/2015
Form	Endorsement	Jeanette Slabaugh	03/12/2015	03/12/2015
Rate	Rate Tables	Jeanette Slabaugh	03/02/2015	03/11/2015

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	03/02/2015	03/11/2015
Form	Contingent Nonforfeiture Benefit Rider	Jeanette Slabaugh	03/09/2015	03/10/2015
Form	Endorsement	Jeanette Slabaugh	03/09/2015	03/10/2015
Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Jeanette Slabaugh	03/09/2015	03/10/2015
Supporting Document	Approved Copy of Optional Nonforfeiture Benefit Rider	Jeanette Slabaugh	02/25/2015	02/25/2015
Supporting Document	Pricing Interest Rate Response - 1/20/15	Jeanette Slabaugh	01/20/2015	01/20/2015
Supporting Document	VA Rate Summary - 1/12/15	Jeanette Slabaugh	01/12/2015	01/12/2015
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	01/12/2015	01/12/2015
Supporting Document	VA Rate Summary - 1/2/15	Jeanette Slabaugh	01/02/2015	01/02/2015
Supporting Document	Revised Policyholder Letter and Statement of Variability - 4/23/14	Jeanette Slabaugh	04/23/2014	04/23/2014
Supporting Document	VA 5.0 Response - 4/23/14	Jeanette Slabaugh	04/23/2014	04/23/2014
Rate	Rate Tables	Jeanette Slabaugh	04/03/2014	04/03/2014
Supporting Document	L&H Actuarial Memorandum	Marlyse Tritt	04/01/2014	04/01/2014
Supporting Document	VA 5.0 RS Response Exhibits - 3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA 5.0 Response - 3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA Rate Summary - 3/4/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	Policyholder Counts - 3/17/14	Jeanette Slabaugh	03/17/2014	03/17/2014
Rate	Rate Tables	Jeanette Slabaugh	03/14/2014	03/14/2014
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	03/14/2014	03/14/2014
Rate	Rate Tables	Jeanette Slabaugh	03/11/2014	03/11/2014

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Jeanette Slabaugh	03/10/2014	03/10/2014
Supporting Document	VA 5.0 Response - 3/10/14	Jeanette Slabaugh	03/10/2014	03/10/2014
Rate	Rate Tables	Jeanette Slabaugh	03/07/2014	03/07/2014
Rate	Rate Tables	Jeanette Slabaugh	03/06/2014	03/06/2014
Supporting Document	VA Age 75 Rate Examples - 3/6/14	Jeanette Slabaugh	03/06/2014	03/06/2014
Rate	Rate Tables	Jeanette Slabaugh	01/27/2014	01/27/2014
Rate	Rate Tables	Jeanette Slabaugh	01/23/2014	01/23/2014
Supporting Document	Sample Policyholder Notification Letter - 8/8/13	Jeanette Slabaugh	08/08/2013	08/08/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing NWLT-128855883	Note To Reviewer	Jeanette Slabaugh	03/25/2015	03/25/2015
SOV & Readability	Note To Filer	Janet Houser	03/25/2015	03/25/2015
Rate Schedules	Note To Filer	Janet Houser	03/20/2015	03/20/2015
Rate Schedules	Note To Filer	Janet Houser	03/12/2015	03/12/2015
02.27.15	Note To Filer	Janet Houser	02/27/2015	02/27/2015
Response to Pricing Interest Rate Question	Note To Reviewer	Jeanette Slabaugh	01/20/2015	01/20/2015
Pending concern	Note To Filer	Janet Houser	01/20/2015	01/20/2015
Updates to Policyholders affected	Note To Reviewer	Jeanette Slabaugh	01/12/2015	01/12/2015
Verification of headcount and Virginia rate increase	Note To Filer	Janet Houser	01/09/2015	01/09/2015
NAIC Bulletin	Note To Filer	Janet Houser	04/18/2014	04/18/2014
Rate Schedules	Note To Filer	Janet Houser	04/02/2014	04/02/2014
policyholder counts & Actuarial Memorandum	Note To Filer	Janet Houser	04/01/2014	04/01/2014
Rate Summary Part I	Note To Filer	Janet Houser	03/21/2014	03/21/2014
NAIC Bulletin	Note To Filer	Janet Houser	03/20/2014	03/20/2014
Counts	Note To Filer	Janet Houser	03/17/2014	03/17/2014
Rate Schedules	Note To Filer	Janet Houser	03/12/2014	03/12/2014
Rate Schedules	Note To Filer	Janet Houser	03/07/2014	03/07/2014
Your voice mail of 3/6/14	Note To Reviewer	Jeanette Slabaugh	03/06/2014	03/06/2014

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	02/13/2014	02/13/2014
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	12/04/2013	12/04/2013
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	11/14/2013	11/14/2013
RRS	Reviewer Note	Janet Houser	03/25/2015	
email 3.24.15	Reviewer Note	Janet Houser	03/25/2015	
policyholder letters	Reviewer Note	Janet Houser	06/23/2014	
Standalone policies	Reviewer Note	Janet Houser	01/29/2014	
rate summary part 2	Reviewer Note	Janet Houser	01/15/2014	
Actuarial Review	Reviewer Note	Bob Grissom	05/26/2013	

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Disposition

Disposition Date: 03/26/2015

Implementation Date:

Status: Approved

Comment: This submission has been reviewed in accordance with the requirements of VAC5-200-153 D. This section of the Code requires companies to file updated projections annually for the next three years and include a comparison of actual results to projected values. We would expect the first filing to be made no later than July 1,2017 and include updated data through the end of 2016.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	53.100%	18.000%	$1,040,915	3,381	$5,880,875	35.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Rate Revision Checklist	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notification Letter - 8/8/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA 5.0 Revised Attachment 1 - 10/31/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Attachment 2 - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Attachment 3 - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Attachment 4 - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA Exhibits II to XII 5.0 - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA Exhibits XIII and XIV - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 8/28/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 10/31/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Updated Lapse Study Detail - 10/31/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 LR & RS Distribution Request - 10/31/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 RS Exh II to XI - 10/31/13	Received & Acknowledged	Yes
Supporting Document	VA 5.0 LR Exh II to XI - 10/31/13	Received & Acknowledged	Yes

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VA 5.0 Exhibit XII - 10/31/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA Rate Summary - 1/12/15	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 1/21/14	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Policyholder Letter and Statement of Variability - 4/23/14	Received & Acknowledged	Yes
Supporting Document	Additional Policyholder Documents - 1/21/14	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 3/4/14	Received & Acknowledged	Yes
Supporting Document	VA Age 75 Rate Examples - 3/6/14	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 3/10/14	Received & Acknowledged	Yes
Supporting Document	Policyholder Counts - 3/17/14	Received & Acknowledged	Yes
Supporting Document	VA 5.0 RS Response Exhibits - 3/31/14	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 3/31/14	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 4/23/14	Received & Acknowledged	Yes
Supporting Document	Pricing Interest Rate Response - 1/20/15	Received & Acknowledged	Yes
Supporting Document	Approved Copy of Optional Nonforfeiture Benefit Rider	Received & Acknowledged	Yes
Supporting Document (revised)	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	5.0 Policy Series_Inflation Protections - 3/17/15	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Sample Policyholder Notification Letter	Withdrawn	Yes
Supporting Document	VA 5.0 Attachment 1 - 8/28/13	Withdrawn	Yes
Supporting Document	VA Rate Summary - 1/2/15	Withdrawn	Yes
Supporting Document	VA Rate Summary - 3/4/14	Withdrawn	Yes
Supporting Document	VA Rate Summary - 3/4/14	Withdrawn	Yes

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VA Rate Summary - 1/21/14	Withdrawn	Yes
Supporting Document	Revised Policyholder Letter and Statement of Variability - 3/4/14	Withdrawn	Yes
Supporting Document	Revised Policyholder Letter and Statement of Variability - 1/21/14	Withdrawn	Yes
Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Withdrawn	Yes
Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	Withdrawn	Yes
Form (revised)	Endorsement	Approved	Yes
Form	Contingent Nonforfeiture Benefit Rider	Approved	Yes
Form	Endorsement	Withdrawn	Yes
Form	Endorsement	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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Rate	Rate Tables	Withdrawn	Yes

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Objection Letter

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

Dear Jeanette Slabaugh,

Introduction:

So that this filing may be submitted for approval, please address the following:

Thank you for the revised Actuarial Memorandum as requested. Please revise the actuarial certification slightly to stated under item 2) if the rate increase is granted and assumptions, "which reflect moderately adverse conditions', are realized, no further premium rate increases are anticipated.

On the Rate/Rule Schedule, please remove the "originally approved rates" from the rate schedules since these rates do not need approval and avoid any confusion with the New Increased Rates Schedules (These may be moved to supporting documentation). Please remove the effective date on each of the new schedules since it would no longer be applicable. Please review the age 75 and over rates. It is our understanding those rates should not change, similar to what occurred under SERFF filings: NWLT-128855883 and NWLT-128928316.

Please amend the Rate Summary to also indicate rates are being implemented over a three year period and the percentage increases.

We previously requested the policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The letters were amended to include the premium and effective date for each yearly increase. It does not appear, however, the letter actually states the overall percentage increase or what the percentage increase is each year. Since the percentage increase is not the same for all three periods, please amend the letters accordingly.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	01/08/2014
Submitted Date	01/15/2014
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

Thank you for your recent reply to our request for additional information. Before the rate increase may be approved, please address the following:

You provided a state grid of your filing approvals. That grid showed the premiums for each of the rate increase categories of issue age < 50, issue age 50+ and attained age 75+. When we calculate a weighted average, we arrive at an average 26.6% increase for Virginia policyholders. But the filing states the average increase is 22.3%. Is the entire difference attributable to the capping of premium rates by the currently marketed premium rates in Virginia? Or is there another explanation?

The submission indicates the revised new business rates implemented in 2012 are not impacted by this rate request. Please include in the actuarial certification a statement pursuant to 14 VAC5-200-153 B4 that the renewal premium rates schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission.

The Actuarial Certification in the Actuarial Memorandum appears to only apply to those policies issued after post stabilization. Because this filing also applies to pre-stabilization plans, please provide the appropriate actuarial certification applicable to such plans.

Affected Form Numbers under the Rate/Rule Schedule includes the term "et al". Please amend the Affected Form Numbers to list each policy form and rider form numbers for which the rate increase applies and separate each with commas. The affected form numbers should match exactly the form numbers as approved in Virginia. Please clearly indicate these rates do not apply to new business as noted above.

Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

In reviewing the policyholder letter, we request the following changes be made:

Please expand on the reason for the rate increase as to why the company is anticipating higher claims than originally expected in terms the consumer can understand. The next sentence should be amended to state "The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved."

The first paragraph on the second page indicates information on how to adjust the payment amount and other helpful information is included with the letter. Please provide us with a copy of all additional documents that may be included with the letter. Please provide us with the form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter. If these forms are not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Since there is variable information contained in the letter, please provide a statement of variability explaining when such variable paragraphs will or will not appear in the letter.

It is my understanding the company is not adverse to implementing the rate increase over a three year period. As a result, the following would be needed in addition to the above:

1) A revised Actuarial Memorandum stating such
2) Rate schedules for each policy and rider forms for each period attached to the Rate/Rule Schedule
3) The policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The premium amount and effective date for each period must be included in the letter.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

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

Form#	**"Product Name"(if applicable)**

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/20/2013
Submitted Date	09/20/2013
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

We'll continue our review upon receipt of the company's responses to the following. Let me know if you have any questions or wish to discuss.

1.The experience and projections need to be split between pre and post rate stabilization projections. We understand that only 2 policies were issued in Virginia prior to the rate stabilization date of October 1, 2003. But the same is not true for nationwide. Please resubmit Exhibits II through XII in Excel format with the pre and post rate stabilization split.

2.Demonstrate the experience under pre-rate stabilization meets the 60% loss ratio requirement. Demonstrate the experience under the post rate stabilization meets the 58% / 85% loss ratio requirement. Provide the annual "best estimate" active life reserve balances for the nationwide pre rate stabilization policies only.

3.Provide the same distributions of business previously provided, but split between pre and post rate stabilization policies.

4.The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited. How does the revised lapse assumption compare to the lapse assumption used to recently re-price the product?

5.Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption. How does the revised mortality assumption compare to the assumption used to recently re-price the product?

6.The actual to expected morbidity analysis shows experience back to 1991. Confirm our understanding that the actual to expected analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

7.Your response to the question on unfair discrimination shows 26 states have approved the rate increase. Please provide a revised Exhibit XII which shows the approvals by state. Provide this in an Excel workbook. Include the inforce premium before the increase, by state and by the 3 increase categories of issue age < 50, issue age > 50 and attained age >74.

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

9.Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

10.The filing states that the company intends to absorb the lost premiums on those policyholders that will not receive the proposed rate increase. In the prior objection letter, the company was requested to address how it intends to do this; and will not potentially

seek to have the other policyholders subsidize the lost premiums. The company's response does not appear to address this concern. It would appear that future projections should account for the premium increases not implemented for those over the age of 75 in some manner.

Conclusion:

Sincerely,
Bob Grissom

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	06/30/2013
Submitted Date	06/30/2013
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

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

1.What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

2.Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XII. Please expand Exhibit XII to show the annual premium in force prior to the rate increase.

3.Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.
a.Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.
b.Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.
c.Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.

4.Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

5.Please describe how you arrived at your 3 tiers of rate increases:
a.0% for insureds with an attained age >74
b.40% for insureds with attained age <75 and issue age <50
c.25.1% for insureds with attained age 75 and issue age 50-74
d.All increases are capped at the rates recently approved and offered to new insureds.

What was the thinking behind the 40% and 25.1%? How frequently do the caps of the current rates come into play? Are any of the current rates actually less than the prior rates for specific cells?

6.We understand that if an insured is currently less than age 75 and purchases additional coverage through the CPI-U option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

7.The actuarial memorandum states the projections recognize benefit buy-downs of 1.5%. Is there any related anti-selection associated with the buy-downs in the projections?

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
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8.The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 57.9%. What would the lifetime loss ratio be if these older policyholders were not exempt?

9.In the original pricing of this form, what was the target loss ratio?

10.14 VAC5-200-153B2 requires statements that

a.if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and
b.the premium rate filing is in compliance with this section

Please provide a revised actuarial memorandum with these required statements.

11.Please provide the following distribution of the nationwide inforce business:
a.By gender
b.By issue year
c.By inflation option
d.By attained age
e.By marital status

To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

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

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

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

15. Please submit the historical and projected experience of the policies added under the new premium rates. They too are part of the form and must be included. We are asking for the national experience on these policies with and without the rate increase. We are asking for the experience of these policies separately, so we can more easily evaluate their contribution to the form experience.

16. The filings states that policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). Please provide a legal analysis that addresses why the company's proposal is not in violation of unfair discrimination laws as set forth in § 38.2-508 2 of the Code of Virginia.

Conclusion:

Sincerely,
Bob Grissom

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2014
Submitted Date	03/04/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Based on your recent objection and conversations with our actuary, we are submitting a response along with additional revised documents.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 3/4/14
Comments:	
Attachment(s):	VA 5.0 response 20140304.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 3/4/14
Comments:	
Attachment(s):	VA 5.0 response 20140304.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140304.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 3/4/14
Comments:	
Attachment(s):	VA 5.0 response 20140304.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140304.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

Satisfied - Item:	VA Rate Summary - 3/4/14
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA 5.0 Rate Summary_Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/21/14*
Comments:	

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Attachment(s):	VA 5.0 Rate Summary.pdf VA Rate Summary Brief Narrative.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 3/4/14
Comments:	
Attachment(s):	VA 5.0 response 20140304.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140304.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

Satisfied - Item:	VA Rate Summary - 3/4/14
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA 5.0 Rate Summary_Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/21/14*
Comments:	

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Attachment(s):	*VA 5.0 Rate Summary.pdf* *VA Rate Summary Brief Narrative.pdf*

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 3/4/14
Comments:	
Attachment(s):	4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf Revised_Variable Text Explanation for Client Notification letter.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 1/21/14*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf* *Variable Text Explanation for Client Notification letter.pdf*

No Form Schedule items changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3		03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	*Rate Tables*		*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates VA_5.0_20130311.pdf,*	*01/23/2014* *By: Jeanette Slabaugh*
Previous Version						
1	*Rate Tables*	*INH-5000, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*
2	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
2	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/27/2014 By:*
Previous Version						
2	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
2	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
2	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/23/2014
Submitted Date	01/23/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the 1/21/14 response and associated documents from our actuary.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents - 1/21/14
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents - 1/21/14
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140121.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents - 1/21/14
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140121.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

Satisfied - Item:	VA Rate Summary - 1/21/14
Comments:	
Attachment(s):	VA 5.0 Rate Summary.pdf VA Rate Summary Brief Narrative.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents - 1/21/14
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140121.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

Satisfied - Item:	VA Rate Summary - 1/21/14
Comments:	
Attachment(s):	VA 5.0 Rate Summary.pdf VA Rate Summary Brief Narrative.pdf

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 1/21/14
Comments:	

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Attachment(s):	4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf Variable Text Explanation for Client Notification letter.pdf

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	*Rate Tables*	*ILTC-5000, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*
2	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
2	*Rate Tables*	*INH-5000, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

Conclusion:

Sincerely,
Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/31/2013
Submitted Date	10/31/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the response from our actuary and additional documentation in support of this rate increase request.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf

Satisfied - Item:	VA 5.0 LR & RS Distribution Request - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR & RS Distribution Request.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf

Satisfied - Item:	VA 5.0 LR & RS Distribution Request - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR & RS Distribution Request.pdf

Satisfied - Item:	VA 5.0 RS Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 RS Exh II to XI_20131031.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf

Satisfied - Item:	VA 5.0 LR & RS Distribution Request - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR & RS Distribution Request.pdf

Satisfied - Item:	VA 5.0 RS Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 RS Exh II to XI_20131031.pdf

Satisfied - Item:	VA 5.0 LR Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR Exh II to XI_20131031.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf
Previous Version	
Satisfied - Item:	*VA 5.0 Attachment 1 - 8/28/13*
Comments:	
Attachment(s):	*VA 5.0 Attachment 1_20130828.xlsx*

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf

Satisfied - Item:	VA 5.0 LR & RS Distribution Request - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR & RS Distribution Request.pdf

Satisfied - Item:	VA 5.0 RS Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 RS Exh II to XI_20131031.pdf

Satisfied - Item:	VA 5.0 LR Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR Exh II to XI_20131031.pdf

Satisfied - Item:	VA 5.0 Exhibit XII - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Exhibit XII 20131031.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/28/2013
Submitted Date	08/28/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the response from our actuary and related attachments in reference to your recent objection.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx

Satisfied - Item:	VA Exhibits XIII and XIV - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Exhibits XIII and XIV_20130828.xlsx

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx

Satisfied - Item:	VA Exhibits XIII and XIV - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Exhibits XIII and XIV_20130828.xlsx

Satisfied - Item:	VA 5.0 Response - 8/28/13
Comments:	
Attachment(s):	VA 5.0 response 20130828.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx

Satisfied - Item:	VA Exhibits XIII and XIV - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Exhibits XIII and XIV_20130828.xlsx

Satisfied - Item:	VA 5.0 Response - 8/28/13
Comments:	
Attachment(s):	VA 5.0 response 20130828.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20130828.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx

Satisfied - Item:	VA Exhibits XIII and XIV - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Exhibits XIII and XIV_20130828.xlsx

Satisfied - Item:	VA 5.0 Response - 8/28/13
Comments:	
Attachment(s):	VA 5.0 response 20130828.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20130828.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

Satisfied - Item:	VA 5.0 Attachment 1 - 8/28/13

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Comments:	
Attachment(s):	VA 5.0 Attachment 1_20130828.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Amendment Letter

Submitted Date: 03/26/2015

Comments:

Janet,

I've attached a revised Readability Certificaiton as requested. In regards to the Statement of Variability, I realized it was actually form ALTC-5070 (VA) (0115) that had the incorrect reference to the Waiting Period/Waiver of Premium Enhancement Rider. That option exists only in the ILTC-4300 policy series and is never available in the ILTC-5000 series, so it has been removed from the Endorsement. Therefore, no change was needed to the Statement of Variability.

If you have any questions about this, please feel free to give me a call.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Endorsement	ALTC-5070 (VA) (0115)	POLA	Initial			ALTC-5070 (VA) (0115).pdf	Date Submitted: 03/26/2015 By:
Previous Version								
1	*Endorsement*	*ALTC-5070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-5070 (VA) (0115).pdf*	*Date Submitted: 03/12/2015 By:*
Previous Version								
1	*Endorsement*	*ALTC-5070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-5070 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 By:*

No Rate Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf Statement of Variability.pdf Virginia Readability Certification.pdf
Previous Version	
Satisfied - Item:	*Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)*
Comments:	
Attachment(s):	*COMPLIANCE STATEMENT.pdf* *Virginia Readability Certification.pdf* *Statement of Variability.pdf*
Previous Version	
Satisfied - Item:	*Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf* *COMPLIANCE STATEMENT.pdf* *Virginia Readability Certification.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/24/2015

Comments:

We have changed the 17.7% to 18% on the Rate Rule Schedule tab and also under the Percent Change Request next to the rate pages. After looking at the rate pages, we do not believe any additional information is necessary there.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5060 (0305)	Revised	Previous State Filing Number: Percent Rate Change Request: 18	VA 5.0 Round 1 20150323.pdf, VA 5.0 Round 2 20150323.pdf, VA 5.0 round 3 20150323.pdf,	03/24/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5060 (0305)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *17.7*	*VA 5.0 Round 1 20150323.pdf, VA 5.0 Round 2 20150323.pdf, VA 5.0 round 3 20150323.pdf,*	*03/23/2015* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 17.7*	*VA 5.0 Round 1 20150320.pdf, VA 5.0 Round 2 20150320.pdf, VA 5.0 round 3 20150320.pdf,*	*03/20/2015 By:*
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408),*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 17.7*	*VA 5.0 Round 1 20150319.pdf, VA 5.0 Round 2 20150319.pdf, VA 5.0 round 3 20150319.pdf,*	*03/19/2015 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150312.pdf, VA 5.0 Round 2 20150312.pdf, VA 5.0 round 3 20150312.pdf,	03/13/2015 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006	Revised	Previous State Filing Number: Percent Rate Change Request:	VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,	03/11/2015 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)		*17.7*		
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,*	*04/03/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA)	Revised	Previous State Filing	VA 5.0 round 1	03/07/2014

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)		Number: Percent Rate Change Request: 22.3	20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/24/2015

Comments:

Per your email earlier today, Sheryl Babcock has revised the Actuarial Memorandum which now matches Exhibit XII.

The revised average rate increase using the revised counts and premium for VA is 18/%. this is the value that should be used in the rate summary.

The average premium before the rate increase is $1739 and the average premium after the increase is $2122.

We will send the revised Excel spreadsheet you provided earlier via email. This will show how Sheryl calculated the 18% and the average premium of $2,122.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20150324.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20150301.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20150112.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140401.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140314.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140304.pdf*
Previous Version	

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140121.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20130828.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	VA_AM_RS_5.0_20130311.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/23/2015

Comments:

Based on phone conversation earlier today, I have changed ALTC-5037 (1001) to ALTC-5037 (0306) on the rate pages attached.

I have also revised the Rate Rule Schedule tab to remove ALTC-5019 (VA) (1001), ALTC-5039 (0306), ALTC-5039 (0408), ALTC-5042 (0707), ALTC-5050 (0704) and ALTC-5090 (VA) (0707) for which no rates are charged. Form ALTC-5038 (0306) has also been removed since it has never been made available in Virgi;ng.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5060 (0305)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150323.pdf, VA 5.0 Round 2 20150323.pdf, VA 5.0 round 3 20150323.pdf,	03/23/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *17.7*	*VA 5.0 Round 1 20150320.pdf, VA 5.0 Round 2 20150320.pdf, VA 5.0 round 3 20150320.pdf,*	*03/20/2015* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150319.pdf, VA 5.0 Round 2 20150319.pdf, VA 5.0 round 3 20150319.pdf,	03/19/2015 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150312.pdf, VA 5.0 Round 2 20150312.pdf, VA 5.0 round 3 20150312.pdf,	03/13/2015 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,	03/11/2015 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003	Revised	Previous State Filing Number: Percent Rate Change	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0	03/10/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)		Request: 22.3	round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Amendment Letter

Submitted Date: 03/20/2015

Comments:

For purposes of the rate increase schedule pages, we determine if a policyholder has reached "Attained Age 75 and Up" by whether the policyholder has reached attained age 75 and up by the first anniversary on or after the rate increase implementation date. If they have reached age 75 and up by the first anniversary on or after the rates increase implementation date, all future changes to rates will use the rate pages that were used at the time of implementation.

For the 5.0, all base rates and all additional possible purchase options are based on issue age. Future purchase offers are only possible for policies with the annual CPI-U offer riders. That is why the rate pages indicate "issue age for base and offers" for only those rate pages.

For the 5.0, all base rates and all additional possible purchase options are based on issue age. Future purchase offers are only possible for policies with the annual CPI-U offer riders. That is why the rate pages indicate "issue age for base and offers" for only those rate pages.

We have also added an asterisk in the heading of each rate page which connects to a footnote at the bottom of the page. We believe this provides clarification which will be helpful not only in your review prociess, but also for those using the rate pages in the future.

We provided an explanation for ALTC-5038 (0306) and ALTC-5039 (0306) yesterday as part of our amended filing. However, there are a few additional forms listed for which we have not provided an explanation and those are:
ALTC-5042 (0707) - Right to Reduce Coverage and Lower Premiums Endorsement, for which there is no charge;
ALTC-5050 (0704) - Policy is Participating Endorsement, for which there is no charge; and
ALTC-5090 (VA) (0707) - Partnership Disclosure Notice (issued with every Partnership Policy) for which there is no charge.
ALTC-5019 (VA) (1001) - Contingent Nonforfeiture Benefit which is provided at no charge if the Optional Nonforfeiture Rider is not selected.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150320.pdf, VA 5.0 Round 2 20150320.pdf, VA 5.0 round 3 20150320.pdf,	03/20/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 17.7*	*VA 5.0 Round 1 20150319.pdf, VA 5.0 Round 2 20150319.pdf, VA 5.0 round 3 20150319.pdf,*	*03/19/2015 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150312.pdf, VA 5.0 Round 2 20150312.pdf, VA 5.0 round 3 20150312.pdf,	03/13/2015 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,	03/11/2015 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,	04/03/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2	03/11/2014 By:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)			20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002	Revised	Previous State Filing Number:	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0	01/27/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)		Percent Rate Change Request: 22.3	round 3 rev1.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/19/2015

Comments:

We have attached rate pages with corrected labels as requested.

I also see that the Rate Rule Schedule tab lists some form numbers for which rates were not submitted.Those are form ALTC-5038 (0306), which was not released in VA and form ALTC-5039 (0306) and ALTC-5039 (VA) (0408), which only serve to make the CPI, CPI-U+1% and CPI-U+2% Offers automatically accepted. There is not charge for the Endorsement.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150319.pdf, VA 5.0 Round 2 20150319.pdf, VA 5.0 round 3 20150319.pdf,	03/19/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 17.7*	*VA 5.0 Round 1 20150312.pdf, VA 5.0 Round 2 20150312.pdf, VA 5.0 round 3 20150312.pdf,*	*03/13/2015 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,	03/11/2015 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3	03/10/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)			20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002	Revised	Previous State Filing Number:	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0	01/23/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)		Percent Rate Change Request: 22.3	round 3 rev1.pdf,	
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/17/2015

Comments:

As discussed in our phone conversation this morning, I have attached a table showing the inflation protection Riders by form number. I hope this will provide the additional clarification needed to determine the correct labeling of our rate pages.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	5.0 Policy Series_Inflation Protections - 3/17/15
Comments:	
Attachment(s):	5.0 Policy Series_ Inflation Protections.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/16/2015

Comments:

As requested, I have updated the Statement of Variability to include the additional scenario related to lapse of coverage due to nonpayment of premium and availabiliy of the Contingent Nonforfeiture Benefit or Optional Nonforfeiture Rider.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf Virginia Readability Certification.pdf Statement of Variability.pdf
Previous Version	
Satisfied - Item:	*Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf* *COMPLIANCE STATEMENT.pdf* *Virginia Readability Certification.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/13/2015

Comments:

We have revised the headings on the rate pages as requested and have attached those updated pages.

In addition, we would like to confirm that the statements made in your note to filer in regards to the Rate Summary are correct.

We trust these additional requirements will satisfy the Bureau's remaining requests.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150312.pdf, VA 5.0 Round 2 20150312.pdf, VA 5.0 round 3 20150312.pdf,	03/13/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 17.7*	*VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,*	*03/11/2015 By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,*	*03/06/2014* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number:	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0	01/23/2014 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 22.3	round 3 rev1.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/12/2015

Comments:

Based on our phone conversation yesterday in regards to the Endorsement, we have added wording related to situations where the coverage lapses due to nonpayment of premium and the insured would be eligible for benefits based on the Contingent Nonforfeiture or Optional Nonforfeiture Benefit.

The new wording reflects the fact that such benefits are a dollar amount as indicated by the wording in the both the Contingent Nonforfeiture and Optional Nonforfeiture Riders which reference the amount available will be "100 percent of the sum of all premiums paid...or thirty times the Nursing Home Maximum Daily Benefit."

We trust this additional change will allow you to finalize your review.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Endorsement	ALTC-5070 (VA) (0115)	POLA	Initial			ALTC-5070 (VA) (0115).pdf	Date Submitted: 03/12/2015 By:
Previous Version								
1	*Endorsement*	*ALTC-5070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-5070 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 By:*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/11/2015

Comments:

Please see the attached revised Actuarial Memorandum and revised rate pages that should provide the additional information needed to complete your review.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 17.7	VA 5.0 Round 1 20150227 sb.pdf, VA 5.0 Round 2 20150227 sb.pdf, VA 5.0 round 3 20150227 sb.pdf,	03/11/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,*	*04/03/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,*	*03/04/2014* *By: Jeanette Slabaugh*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20150301.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20150112.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140401.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140314.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20130828.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	VA_AM_RS_5.0_20130311.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/10/2015

Comments:

In response to the Bureau's request for an Endorsement which will reflect how an insured has chosen to reduce premium in order to mitigate the premium increase as well as a revised Contingent Nonforfeiture Beneift reflecting the recent revisions to the NAIC Model, we have added Endorsement ALTC-5070 (VA) (0115) and Contingent Nonforefeiture Benefit Rider ALTC-5019 (VA) (0115) to this filing. Please note: Endorsement ALTC-5070 (VA) (0115) attached here completely replaces the original version attached via the amendment on 2/25/15.

In conjunction with the two new forms, we are also submitting a Compliance Statement, Readability Certification and Statement of Variability.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Nonforfeiture Benefit Rider	ALTC-5019 (VA) (0115)	POL	Initial			ALTC-5019 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:
2	Endorsement	ALTC-5070 (VA) (0115)	POLA	Initial			ALTC-5070 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf COMPLIANCE STATEMENT.pdf Virginia Readability Certification.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 02/25/2015

Comments:

As requested in our phone conversation, I have attached a copy of the approved Optional Nonforfeiture Rider for this product. Please note that the requested Compliance Certification for Endorsement ALTC-5070 (VA) (0115), which will be used with this product as well as filings NWLT-128855883 and NWLT-128928316 is only submitted under filing NWLT-128855883.

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Approved Copy of Optional Nonforfeiture Benefit Rider
Comments:	
Attachment(s):	5.0 VA Approved Optional Nonforfeiture Rider.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 01/20/2015

Comments:

In response to your recent question under the Note to Filer regarding the pricing interest rate, we are attaching the response of our actuary as an amendment to the filing.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Pricing Interest Rate Response - 1/20/15
Comments:	
Attachment(s):	VA 5.0 response 20150120.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 01/12/2015

Comments:

We are attaching a revised Actuarial Memorandum and Rate Summary with corrected information on the number of policyholders affected.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Rate Summary - 1/12/15
Comments:	
Attachment(s):	Expanded Narrative.pdf VA 5.0 Rate Summary_2015-01-12 Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/2/15*
Comments:	
Attachment(s):	*Expanded Narrative.pdf* *VA 5.0 Rate Summary_2015-01-02 Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 3/4/14*
Comments:	
Attachment(s):	*VA 5.0 Rate Summary_Revised.pdf* *Expanded Narrative.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA 5.0 Rate Summary_Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/21/14*
Comments:	
Attachment(s):	*VA 5.0 Rate Summary.pdf* *VA Rate Summary Brief Narrative.pdf*

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20150112.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed*

	that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	*REVISED VA_AM_RS_5.0_20140401.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140314.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 01/02/2015

Comments:

W have updated the policyholders counts on the Rate Summary to reflect the correct number of policyholders affected.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Rate Summary - 1/2/15
Comments:	
Attachment(s):	Expanded Narrative.pdf VA 5.0 Rate Summary_2015-01-02 Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary - 3/4/14*
Comments:	
Attachment(s):	*VA 5.0 Rate Summary_Revised.pdf* *Expanded Narrative.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA 5.0 Rate Summary_Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/21/14*
Comments:	
Attachment(s):	*VA 5.0 Rate Summary.pdf* *VA Rate Summary Brief Narrative.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 04/23/2014

Comments:

In response to your recent note to filer, please see the attached response (submitted as an amendment to the filing) from our actuary along with a revised policyholder notification letter.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 4/23/14
Comments:	
Attachment(s):	Revised_Variable Text Explanation for Client Notification letter.pdf 4.0 and 5.0 Inforce Notification Phased 4.23.14 VA.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 3/4/14*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf* *Revised_ Variable Text Explanation for Client Notification letter.pdf*
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 1/21/14*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf* *Variable Text Explanation for Client Notification letter.pdf*

Satisfied - Item:	VA 5.0 Response - 4/23/14
Comments:	
Attachment(s):	VA 5.0 response 20140422 for all filings.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 04/03/2014

Comments:

In response to your recent note to filer, attached are revised rate pages.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140403.pdf, VA 5.0 round 2 20140403.pdf, VA 5.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,*	*03/14/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/27/2014* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 04/01/2014

Comments:

In response to your recent Note to Filer, we have updated our Actuarial Memorandum accordingly.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140401.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140314.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/31/2014

Comments:

In response to your recent note to filer and phone conversations with our actuary, please see the attached.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 RS Response Exhibits - 3/31/14
Comments:	
Attachment(s):	VA_5.0 RS_Response Exhibits_20140331.pdf

Satisfied - Item:	VA 5.0 Response - 3/31/14
Comments:	
Attachment(s):	VA 5.0 RS response 20140331.pdf

Satisfied - Item:	VA Rate Summary - 3/4/14
Comments:	
Attachment(s):	VA 5.0 Rate Summary_Revised.pdf Expanded Narrative.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary - 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA 5.0 Rate Summary_Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary - 1/21/14*
Comments:	
Attachment(s):	*VA 5.0 Rate Summary.pdf* *VA Rate Summary Brief Narrative.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/17/2014

Comments:

Please see the attached in answer to your question regarding the policyholder count.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Counts - 3/17/14
Comments:	
Attachment(s):	Policyholder Counts.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/14/2014

Comments:

Based on your most recent discussions with our actuary, we are submitting a revised Actuarial Memorandum and rate pages.

We trust this will allow you to complete your review and approval process.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140314.pdf, VA 5.0 round 2 20140314.pdf, VA 5.0 round 3 20140314.pdf,	03/14/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1*	*03/11/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)			20140311.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014* *By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863		**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20140314.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*REVISED VA_AM_RS_5.0_20130828.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.*
Attachment(s):	*VA_AM_RS_5.0_20130311.pdf*

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/11/2014

Comments:

Per your discussion with Sheryl Babcock, we have attached revised rate pages.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf, VA 5.0 round 1 rev2 20140311.pdf, VA 5.0 round 1 rev1 20140311.pdf,	03/11/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2*	*03/10/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)			20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

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

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	*Rate Tables*		*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014* *By: Jeanette Slabaugh*
Previous Version						
1	*Rate Tables*	*ILTC-5000, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/10/2014

Comments:

Attached is a response to questions raised in your note to filer along with three sets of rates tables for each of the 3 situations indicated in that note.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 rev3 20140310.pdf, VA 5.0 round 3 rev1 20140310.pdf, VA 5.0 round 3 rev2 20140310.pdf, VA 5.0 round 3 rev3 20140310.pdf, VA 5.0 round 1 rev1 20140310.pdf, VA 5.0 round 1 rev2 20140310.pdf, VA 5.0 round 1 rev3 20140310.pdf, VA 5.0 round 2 rev1 20140310.pdf, VA 5.0 round 2 rev2 20140310.pdf,	03/10/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,*	*03/07/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes						
Previous Version						
1	*Rate Tables*	*ILTC-5000, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*Rates* *VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 3/10/14
Comments:	
Attachment(s):	VA 5.0 response 20140310.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/07/2014

Comments:

In response to our discussion yesterday, our actuary has revised the rate pages. We trust this will adequately address your concerns.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140306.pdf, VA 5.0 round 2 20140306.pdf, VA 5.0 round 3 20140306.pdf,	03/07/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,*	*03/06/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306),	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 03/06/2014

Comments:

We have made the requested corrections to the Round 1 rate tables. In addition, our actuary has created several examples related to your questions on the age 75 and above rate increase. Hopefully, those examples will provide the necessary clarity.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf, VA 5.0 round 1 20140306.pdf,	03/06/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 20140304.pdf, VA 5.0 round 2 20140304.pdf, VA 5.0 round 3 20140304.pdf,*	*03/04/2014 By: Jeanette Slabaugh*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Age 75 Rate Examples - 3/6/14
Comments:	
Attachment(s):	VA age 75 rate examples 20140306.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 01/27/2014

Comments:

Per our recent discussions, we have clearly labeled the rate pages with the applicable riders.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/27/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014 By:*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0	

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

		(0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)				
Previous Version						
1	Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	Rates VA_5.0_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 01/23/2014

Comments:

My apologies for failing to update the Rate/Rule Schedule Tab with a complete list of all Policies, Riders and Endorsements. That error has now been corrected.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,	01/23/2014 By:
Previous Version						
1	*Rate Tables*		*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *22.3*	*VA 5.0 round 1 rev1.pdf, VA 5.0 round 2 rev1.pdf, VA 5.0 round 3 rev1.pdf,*	*01/23/2014* *By: Jeanette Slabaugh*
Previous Version						
1	*Rate Tables*	*ILTC-5000, et al.*	*Revised*	*Previous State Filing Number:*	*Rates VA_5.0_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

SERFF Tracking #:	NWLT-128855863	**State Tracking #:**	NWLT-128855863	**Company Tracking #:**	5.0

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2013 Rate Increase/		

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 22.3		

No Supporting Documents Changed.

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Amendment Letter

Submitted Date: 08/08/2013

Comments:

An updated copy of the inforce policyholder notification letter is attached for your convenience.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification Letter - 8/8/13
Comments:	
Attachment(s):	4.0 and 5.0 Official Inforce Notification Base Letter 072413IP.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification Letter*
Comments:	
Attachment(s):	*FINAL Official Inforce Notification Client Letter 030513 cb.pdf*

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 03/25/2015 10:19 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

03/25/2015 10:21 AM

Subject:

Filing NWLT-128855883

Comments:

Please reopen the above filing to allow attachment of a revised SOV and Readability Certification. I bleieve this also means you should reopen NWLT-128928316 so those same updates can be added.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/25/2015 06:59 AM

Last Edited By:

Janet Houser

Submitted On:

03/25/2015 06:59 AM

Subject:

SOV & Readability

Comments:

In reviewing this for final approval, I noticed minor fixes that need to be made that I overlooked yesterday. Please add to the SOV an explanation for the last checkbox regarding the waiting period/waiver of premium enhancement rider has been deleted. Please add to the readability certification the following required langauge from 14VAC5-110-60:

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

I apologize for not catching this earlier. I will need to reopen NWLT-128855883 so you can attach revised forms to that filing. When you're ready to do that, send a note to reviewer stating the filing needs to be reopen to attach revised documents. I will then reopen it and once the documents are attached, I'll close it by approving it again but with the same date as yesterday.

Again, thank you for your cooperation and support throughout this process. It has been a pleasure working with you.

Janet

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/20/2015 06:57 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2015 07:06 AM

Subject:

Rate Schedules

Comments:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Thank you for the resubmission of the rate pages with the form numbers. This is very helpful; however, the following form forms listed in the affected form numbers on the Rate/Rule Schedule are missing in the schedules:

ATLC-5006(VA)(1001)
ALTC-5019(VA)(1001)
ALTC-5030 (1001)
ALTC-5031 (1001)
ALTC-5037 (0306)
ALTC-5038 (0306)
ALTC-5039 (0306)
ALTC-5039 (VA) (0408)
ATLC-5042(0707)
ALTC-5050(0704)
ALTC-5060(0305)
ALTC-5090 (VA) (0707)

Please be sure the form numbers match exactly as approved in Virginia.

The other concern I have is the labeling between attained age and issue age for future purchase options. If I am reading the actuarial memorandum correctly it states that policyholders who reach attained age 75 will not receive a rate increase on any portion of the premium including future purchase option elections. Based on that, I need to understand these headings:

For attained age 75, there are two different headings as follows. What am I not understanding?

Page 1 - Attained Age 75 and Above Only - use age at issue (which I believe is correct)
Page27- Attained Age 75 and Above Only - use issue age for base and offers (which I believe is the saying the same thing as page 1, correct?)

For under attained age 75:

Page 35 - Below Attained age 75 - use age at issue (which I believe is correct)
Page 61 - Below Attained age 75 - use age at issue for base and offers (which I believe is saying the same thing as age 35, correct?

I apologize for my confusion but I want to make sure what we approve is what was intended. The Actuarial Memorandum may need to be revised to clarify this. I look forward to hearing from you.

Thanks.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/12/2015 12:21 PM

Last Edited By:

Janet Houser

Submitted On:

03/12/2015 01:18 PM

Subject:

Rate Schedules

Comments:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

I have spoken to Sheryl Babcock today regarding the rate schedules. We will need to have the existing rates and the proposed rates on the rate schedules. The reason is that rates are increasing based on issue age; however, rate increases will not apply to individuals with an issue age of 75 and older or an attained age of 75 and older. The following is an example of how rates will be applied:

Individual has an issue age of 50. At age 55 his current premiums will be increased based on the new increased rate schedule for issue age 50. If this individual purchases additional coverage (CPI-U), the cost for this will be based on his "attained" age on the new increased rate schedule (not his issue age of 50) UNLESS he is now 75 years old or older. In that case, the cost would be based on his issue age of 50 using the existing rate table.

I think our problem is determining how to label the rate schedules so that it is clear as to when to use which table when determining rates.
To clarify this, I suggest we change the labels on Originally Approved Rates as follows:

RATE TABLE 1 - Phase 1

RATES FOR INDIVIDUALS WITH ATTAINED AGE 75 AND OLDER - USE ISSUE AGE FOR BASE POLICY AND FUTURE OPTIONS

Change on the New Increased Rates to:

RATE TABLE 2 - Phase 1

RATES FOR INDIVIDUALS UNDER ATTAINED AGE 75 - USE ISSUE AGE FOR BASE POLICY AND ATTAINED AGE FOR FUTURE OPTIONS.

Please run this by Ms. Babcock and confirm I have captured this appropriately. This is suggested wording only and the company adjust the wording as needed.

Because of the changes in the filing, the Rate Summary must be updated. I will glad to amend update the form for you after confirming the following changes to be made:

annual premium per member after the increase - $2202

the average requested rate change per member(in VA) - This I need the company to review. I calculated the change to be 25.6% by following the method described in my 1/9/15 note to filler. I backed out the 40% for the ages under 50 and added in 35%.

maximum requested percentage rate change per member - 35%

And as a fyi, the Policy Endorsement form has been reviewed and there are no outstanding issues with the form.

I apologize for the confusion and continuing requests. Your cooperation is much appreciated.

Thank you.

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 02/27/2015 08:42 AM

Last Edited By:

Janet Houser

Submitted On:

02/27/2015 08:42 AM

Subject:

02.27.15

Comments:

This is to confirm our conversation of today. Based on Sheryl Babcock's memo dated 1/20/15, the company is willing to reduce the rate increase 5%. Please update the actuarial memorandum, the rate/rule schedule in SERFF and provide updated rate pages. I will amend the Rate Summary the company previously provided.

If you have any question or concerns, please contact me at 804-371-9390.

Thank you.

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 01/20/2015 11:00 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

01/20/2015 11:00 AM

Subject:

Response to Pricing Interest Rate Question

Comments:

Janet, our response to your question has been submitted as an amendment to the filing.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 01/20/2015 08:20 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2015 08:21 AM

Subject:

Pending concern

Comments:

We are near the completion of our review of this rate filing; however, there still remains a concern with the company's use of the maximum valuation interest rate in the projections that support the proposed rate increase. At the time of pricing the company assumed a pricing interest rate of 6.25% rather than the lower maximum valuation interest rate. The result was lower initial premiums. We question the company's use of a significantly lower pricing assumption now that it is requesting a rate increase since it results in higher premiums than if the pricing interest rate was used. Please reply.

If you have any questions or concerns, please feel free to contact me at 804-371-9390.

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 01/12/2015 03:12 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

01/12/2015 03:12 PM

Subject:

Updates to Policyholders affected

Comments:

Janet, I just submitted a revised actuarial memorandum and rate summary and updated the rate rule schedule tab to address the issues raised in your 1/9/15 note to filer.

Have a wonderful day!

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 01/09/2015 07:41 AM

Last Edited By:

Janet Houser

Submitted On:

01/09/2015 07:41 AM

Subject:

Verification of headcount and Virginia rate increase

Comments:

Thank you for the changes made in the Rate Summary. There are two inconsistencies we still need to resolve on the Rate/Rule Summary. According to the filing, the overall percentage rate increase is 22.3% with 3782 policyholders affected. Our actuary believe the overall rate increase is 26.6% with 3381 policyholders affected. He is basing his information on Exhibit XII submitted on 10/31/13. According to that exhibit there are 3381 policyholders. To determine the overall increase, he multiplied the premium for issue age >50+ by 40% and the premium at issue age 50+ by 25.1%. He added those totals to the premium for attained age 75+ and divided that by the total premium of $5,880,875 resulting in a 26.6% increase.

Please review this and update the Rate/Rule Schedule and Rate Summary if appropriate. If the company does not agree, please provide clarification.

I would have called you about this but I felt it was probably easier to understand if written. If you have any questions, please contact me at 804-371-9390.

Thanks for your help.

Janet

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 04/18/2014 12:39 PM

Last Edited By:

Janet Houser

Submitted On:

04/18/2014 12:44 PM

Subject:

NAIC Bulletin

Comments:

According to the March 31, 2014 response from Sheryl Babcock, the company indicates it is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post -rate stability policies or pre-rate stability policies. For clarification, please confirm the standard regulation to which she is referring is NAIC's Executive/Plenary bulletin adopted on December 18, 2013.

The bulletin requires clear disclosure addressing the guaranteed renewable nature of the policy and that the insured should understand that premiums may increase again in the future. The letter addresses the second half of this requirement but does not provide any disclosure regarding guaranteed renewability. The letter should be amended accordingly.

Since this rate increase may be approved in a series of schedule rate increase and the sum of all scheduled rate increase would ultimately trigger the offering of the contingent benefit upon lapse, please confirm the company will include the contingent benefit upon lapse at the time of each scheduled increase.

We appreciate your patience as we request additional information. The state of Virginia is very sensitive to feedback and comments we are receiving from our consumers and the strong national interest focused on rate increases for this product. As a result, our reviews are requiring more time and information to evaluate the filing before recommending approval.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 04/02/2014 08:22 AM

Last Edited By:

Janet Houser

Submitted On:

04/02/2014 08:58 AM

Subject:

Rate Schedules

Comments:

In reviewing the rate pages a final time, it appears I may have confused the issue. My understanding is that the rate increase applies only to those individuals with an attained age under 75. Future options are based on attained age.

Right now, we have rate pages that reflect the 40% rate increase for ages under 50, 25.1% for 50 to 75, and 0% at age 75. These rates would apply to anyone with an attained age under 75, correct?

What appears to be missing are rates for those individuals with issue ages under 75 and have an attained age 75 and above. Those individuals keep their current rates, correct?

If so, we need to revise the heading on the rate schedules attached on 3/14/14 to state "Below Attained Age 75/Use Age at Issue. Future Options based on attained age."

We then need rate schedules for rates that apply to those individuals that are "Attained Age 75 and Above Only/Use Age at Issue." These would be the current rates.

If this is not correct, please call me at 804-371-9390.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 04/01/2014 08:57 AM

Last Edited By:

Janet Houser

Submitted On:

04/01/2014 09:13 AM

Subject:

policyholder counts & Actuarial Memorandum

Comments:

Per my phone message of today, please update the number of policyholders affected by this increase on the Rate/Rule Schedule in SERFF under Company Information. It is showing 3381. According to the 3/17/14 response, the count as of 2/28/14 is 3782.

I reviewed the rates again and realized that the first page of the rates start at page 35. I had looked at the end of the attachment which had at the bottom "page 66 of 68" and thought a mistake had been made. I'm glad to say that is not the case!

I do have a concern about Section 17 of the Actuarial Memorandum. It was my understanding the company had agreed to a zero increase for issue ages 75 and above. And that seems to correspond with the rate schedules attached to the filing. The memorandum states the company is requesting a 40% rate increase for policyholders with an issue age under 50, 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an "attained" age at 75. Should this not be 40% for under issue age 50, 25.1% for issue age 50 thru 74, and 0% for issue age 75. The attained age only comes into play when future options are purchased.
Please amend this section of the memorandum to accurately reflect the requested rate increase.

Thanks for your help!

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/21/2014 01:21 PM

Last Edited By:

Janet Houser

Submitted On:

03/21/2014 01:21 PM

Subject:

Rate Summary Part I

Comments:

The State Corporation Commission has an outstanding order to the BOI to obtain comments from the general public regarding long term care rates and proposed amendments. The BOI takes this very seriously, and based on both written and verbal comments received from our consumers, we have asked our insurers to now complete the Rate Rule Summary which the company did. We realize this is a new exercise for you; however, this one way to provide our consumers a better explanation as to why a rate increase was requested and what were the contributing causes.

In light of this, please expand the narrative in the Rate Summary so that any person reviewing this filing would clearly understand the reason for the rate increase and its driving factors. Remember, the audience may not be someone familiar with insurance terms and explanations may be needed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/20/2014 07:27 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2014 07:30 AM

Subject:

NAIC Bulletin

Comments:

This is to confirm our phone conversation of March19, 2014. Attached is a NAIC's Executive/Plenary bulletin adopted on December 18, 2013.We have now added this to our review process and ask that the company advise if this filing is or is not consistent with the recommendations. Please provide details that support your response.

MODEL BULLETIN

DATE: [Insert Date]

TO: All Licensed Insurers Writing Long-Term Care Insurance

FROM: [Insert Name & Title]

RE: Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases

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

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

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

Actuarial Assumptions for Establishing Rate Increase Requests:

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

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

The assumptions will be consistent with the following:

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

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

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

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

Approval of Rate Increases:

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

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

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

Requirement to Administer Contingent Benefit Upon Lapse:

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

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

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

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

Policyholder Notification of Premium Increase:

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

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

Application of New Loss Ratio Standards:

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

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

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

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

Consideration of New Approaches:

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

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

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/17/2014 06:57 AM

Last Edited By:

Janet Houser

Submitted On:

03/17/2014 06:57 AM

Subject:

Counts

Comments:

Thank you so much for providing the revised rate sheets and actuarial memorandum! In the March 10th reply, it appears that the company did not complete its reply to us regarding how many policyholders would receive the 40% increase, the 25.1% and the 0% rate increase. That is the last piece of info needed before recommending the filing for approval.

Again, your help has been much appreciated.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/12/2014 07:20 AM

Last Edited By:

Janet Houser

Submitted On:

03/12/2014 07:29 AM

Subject:

Rate Schedules

Comments:

Thank you so much for your assistance in revising the rate pages. In reviewing them again, I realized the two sets, under age 50 and over age 50, reflect the same rates and I apologize for that duplication. According to my conversation with Sheryl Babcock, the company is not applying a rate increase to issue ages 75 and over and the rate pages reflect that. Unfortunately, the heading on the rate pages is no longer applicable and may confuse someone reviewing the filing. I think, and if you agree, those headings should be removed and only state that future options are based on attained age. I think it could be in smaller print and probably more appropriate under "New Increased Rates - Phase 1, 2, or 3. And as a result of this change, we would only need one rate page per phase.

Since the company has decided to not apply a rate increase issue ages 75 and above, the Actuarial Memorandum needs to be changed slightly under item 17 to reflect this.

Again, I apologize for all the extra work this has created. If there is anything that you question or suggest be done differently, please feel free to call me at 804-371-9390.

Thanks,

Janet

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Filer

Created By:

Janet Houser on 03/07/2014 09:20 AM

Last Edited By:

Janet Houser

Submitted On:

03/07/2014 09:20 AM

Subject:

Rate Schedules

Comments:

It would appear the rate increase is based either on issue age or attained age or a combination of both. For any individual with an issue age under 50 and an attained age below 75, the rate increase is 40%. If the issue age is 50 and older and the attained age is below 75, the rate is is 25.1%, and for anyone regardless of issue age who now has an attained age of 75, the increase is 0%. Is that correct?

In addition, the rate increase applies to any future purchase option election for anyone under the age of 75 at their first policy anniversary on or after the rate increase and 0% for any policyholder over 75. Is that correct?

As I mentioned in our phone call today, please provide a breakdown of how many policyholders would receive the 40% rate increase, the 25.1% rate increase, and the 0% rate increase.

At this point, it appears we will need rate schedules for each of the above situations as noted below:

Issue age under 50 and attained age below 75 - 40% with bolded statement indicating future options based on attained age
Issue age age 50 and above and attained age below 75 - 25.1% with bolded statement indicating future options based on attained age
Attained age 75 and above - 0% including future elections

And each of these will have 3 sets of rates for each phase in period.

Please verify my understanding is correct. Thanks!

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Reviewer

Created By:

Jeanette Slabaugh on 03/06/2014 08:28 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

03/06/2014 08:28 AM

Subject:

Your voice mail of 3/6/14

Comments:

Janet,

I just talked to our actuary and she is correcting the Phase I rate pages to remove the 1/1/14 effective date.

In regards to the rates for ages 75+, she is creating a numerical example to demonstrate how this works that may help provide the clarification needed. I expect to have the changes later this morning and will submit them as an amendment to the filing.

Jeanette

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 02/13/2014 08:37 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

02/13/2014 08:37 AM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with a status on your review of this filing?

Thank you for your consideration.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Reviewer

Created By:

Jeanette Slabaugh on 12/04/2013 12:46 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

12/04/2013 12:46 PM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with the status of your review of this filing and when we might expect to hear something from the department?

Thank you for your consideration.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Note To Reviewer

Created By:

Jeanette Slabaugh on 11/14/2013 08:21 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

11/14/2013 08:21 AM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with the status of your review of this filing and when we might expect to hear something from the department?

Thank you for your consideration.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Reviewer Note

Created By:

Janet Houser on 03/25/2015 06:32 AM

Last Edited By:

Janet Houser

Submitted On:

03/26/2015 10:05 AM

Subject:

RRS

Comments:

Final Rate Summaries

Reset Form

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

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855863

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $2,122

Average Requested Percentage Rate Change Per Member: 18%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 35%

Number of Policy Holders Affected : 3381

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

Form#	"Product Name"(if applicable)
ILTC-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Long-Term Care Insurance Policy and Riders
INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Nursing Home Insurance Policy and Riders

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Explanation of Assumptions and Rate Increase

The maximum requested percentage rate change per member: 35%, which will be phased in over three years, at % of 15%, 10% and 10%, computed on a simple basis.

Long-term care insurance is a relatively new industry with only a few decades long history. Based on limited historical experience, it has been difficult to project future claims and price products appropriately. Over time, this resulted in the industry experiencing higher than expected claims relative to the assumptions made when the products were originally priced. We began offering this product in1988 and since entering this market, we have never raised rates on existing policies. However, we have seen a gap develop between the original pricing assumptions and our actual experience and now find it necessary to adjust premiums to better align with the actual experience of the products.

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

Company Name and NAIC Number: New York Life Insurance Company

SERFF Tracking Number: NWLT-128855863

Disposition: Approved

Approval Date: March 26, 2015

Revised Rates

Average Annual Premium Per Member:	$2,122
Average Requested Percentage Rate Change Per Member:	**18.0%**
Minimum Requested Percentage Rate Change Per Member:	0%
Maximum Requested Percentage Rate Change Per Member:	35%
Number of Policy Holders Affected:	**3381**

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

New York Life Insurance Company (the Company) requested an increase which varies by issue age according to the following table. The rate increase will be implemented over a 3 year period as follows.

Age Criteria	**Requested Increase**
Issue Age <50	35% (15% in year 1, and 10% in years 2 & 3)
Issue Age 50+	20.1% (10% in year 1, 5.1% year 2, and 5.% in year 3)
Attained Age >74	No rate change

The same increase is being requested nationwide for these individual policies that are still being sold. The overall effect is a rate increase of 18.0% in Virginia, and will affect approximately 3,381 policyholders in Virginia.

This is the first rate increase on this block of business; although the company did increase the rates for newly issued policies in 2012. This rate increase does not impact those policyholders. The requested rate increase is capped by the premium rates which apply to new insureds.

The rate increase was reviewed under the requirements of 14VAC5-200-150 for those policies issued prior to October 1, 2003 and 14VAC5-200-153 for those policies issued on or after October 1, 2003. Under 14VAC5-200-150, the company had to demonstrate that after the proposed rate changes both the future and lifetime loss ratios would be no less than 60%. The Bureau's analysis indicated that the anticipated future loss ratio is projected to be 63.6% and the lifetime loss ratio is projected to be 71%.

14VAC-200-153 requires that the rate increase cannot be so large that the resulting loss ratio is less than a weighted average of 58% and 85%. The weights are the present value of the original premiums and the present value of the incremental premiums. The weighted average depends on both the timing and the amount of all increases. For this block of business, the present value of original premium is $2.351 million and the present value of the incremental premiums is $304 million. The weighted average of the 58% and 85% required loss ratios is 61.1%. The actual projected lifetime loss ratio is 78.7%. Thus the expected lifetime loss ratio exceeds the minimum.

The Company requested the rate increase because policy terminations have been much lower than assumed in the original pricing. When policyholders terminate at a lower rate, there are many more policyholders continuing to the high claim costs in later years. The Company has found that lapses have been only 0.75% as compared to the 2.00% expected in pricing. This is a significant difference as the effect is compounded over many years. Even with the full requested rate increase, the Company expects to pay out more than 65% of the premium in claims which is greater than the original expectation that the Company would pay out 60% of the premium in claims.

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Reviewer Note

Created By:

Janet Houser on 03/25/2015 06:14 AM

Last Edited By:

Janet Houser

Submitted On:

03/26/2015 10:05 AM

Subject:

email 3.24.15

Comments:

Due to the 5% reduction in the rate increase, the data in the Rate/Rule Schedule and Rate Summaries needed to be updated. The company provided the attached spreadsheet supporting the average increase of 18%.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment Copy of NWLT863 NYLife calculations.xls is not a PDF document and cannot be reproduced here.

Janet Houser

From: Jeanette Slabaugh <jslabaugh@newyorklifeltc.com>
Sent: Tuesday, March 24, 2015 2:10 PM
To: Janet Houser
Subject: Re: SERFF tracking # NWLT-128855863
Attachments: NWLT863 NYLife calculations-xlsx.zip

Importance: High

Janet,

I just submitted a revised Actuarial Memorandum along with a brief explanation from Sheryl. She also asked that I send you the attached spreadsheet showing
how she calculated the 18% and the average premium of $2,122.

Please let us know if you have any further questions.

Jeanette

From: Janet Houser <Janet.Houser@scc.virginia.gov>
To: '"jslabaugh@newyorklifeltc.com"' <jslabaugh@newyorklifeltc.com>
Date: 03/24/2015 08:40 AM
Subject: SERFF tracking # NWLT-128855863

In reference to our conversation today, I need to again verify the information that should be reflected on the Rate Summary. After review, I believe my previous calculation was in error.

For the purposes of the Rate Summary, the average requested percentage rate change per member should be based on Virginia rather than nationwide data. Prior to the rate reduction, we believed that number to be 26.6% compared with nationwide average being 25.3%. In recalculating this, it would appear that number should now be 17.1%. According the Actuarial Memorandum dated 3/2/15 the nationwide average would be 17.7%, the average premium would be $2047 and the policyholder count is 3782.

Attached is an Excel spreadsheet showing how I came up with the 17.1%. Based on the information provide in Exhibit XII, I backed out the 40% and 25.1% rate increases and then added back the 35% and 20.1% revised increases. It is fairly straightforward. The only concern I have is the policyholder count on this exhibit is 3381 which is lower than the current count of 3782 and now the Virginia average increase is lower than nationwide.

Please review and confirm the company is satisfied with this information. If possible, an updated Exhibit XII would be helpful in reviewing this data.

Please understand this information will be public and should be as accurate as possible.

I look forward to hearing from you soon. [attachment "NWLT863.xls" deleted by Jeanette Slabaugh/NYLACOR]

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Reviewer Note

Created By:

Janet Houser on 06/23/2014 01:46 PM

Last Edited By:

Janet Houser

Submitted On:

02/27/2015 08:43 AM

Subject:

policyholder letters

Comments:

6.23.14 - Consumer Services reviewed and approved final version of letter

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Reviewer Note

Created By:

Janet Houser on 01/29/2014 12:26 PM

Last Edited By:

Janet Houser

Submitted On:

02/27/2015 08:43 AM

Subject:

Standalone policies

Comments:

Confirmed with the company's actuary - Jeanette Slabaugh - these LTC forms were issued as standalone policies and were not attached as riders to a life or annuity contract.

She also stated that individuals 75 and over are getting a zero increase, however, if someone who currently has a policy and at age 75 which to purchase a rider, that person would pay the higher premium.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Reviewer Note

Created By:

Janet Houser on 01/15/2014 12:52 PM

Last Edited By:

Janet Houser

Submitted On:

02/27/2015 08:43 AM

Subject:

rate summary part 2

Comments:

completed by actuary 1.15.14

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

Company Name and NAIC Number: New York Life Insurance Company

SERFF Tracking Number: NWLT-128855863

Disposition: 38T

Effective Date: 38T

Approval:

New Rates

Average Annual Premium Per Member: N/A

Revised Rates

Average Annual Premium Per Member:	$2,127
Average Requested Percentage Rate Change Per Member:	22.3%
Minimum Requested Percentage Rate Change Per Member:	0%
Maximum Requested Percentage Rate Change Per Member:	40%

+

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

The Company is requesting a rate increase because key assumptions used in pricing have not been met. One assumption is the rate at which policyholders terminate. Terminations can arise from deaths and lapse. The Company has experienced low terminations which is unfavorable experience. This is offset by favorable results in the expected claims. Claims have actually been about 25% better than expected.

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

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

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

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

In summary, when policyholders terminate at a lower rate

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

The Company has found that lapses have been much lower than anticipated in the original pricing, especially in the later years where there have been lapses of only 0.75% as compared to the 2.00% expected in pricing. This is a significant difference as the effect is compounded over many years.

Even with the full requested rate increase, the Company expects to pay out more than 65% of the premium in claims. Compare this to the original expectation that the Company would pay out 60% of the premium in claims.

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Reviewer Note

Created By:

Bob Grissom on 05/26/2013 06:28 AM

Last Edited By:

Janet Houser

Submitted On:

02/27/2015 08:43 AM

Subject:

Actuarial Review

Comments:

Actuarial review requested 05/26/2013, 8/30/2013 and 11/03/2013.

11.20.13 - approved

3.10.14 final recommendation w/ implementation schedule

10.7.14 revised recommendation to include NAIC compliance

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

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

L&E Actuaries & Consultants

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

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

June 14, 2013

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
SERFF# NWLT-1288855863

Dear Bob:

We have completed our preliminary review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an average 22.3% rate increase.

Recommendation

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

Questions

1. What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

2. Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XII. Please expand Exhibit XII to show the annual premium in force prior to the rate increase.

3. Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.
   a. Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.
   b. Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.
   c. Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.

4. Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

5. Please describe how you arrived at your 3 tiers of rate increases:
   a. 0% for insureds with an attained age >74
   b. 40% for insureds with attained age <75 and issue age <50
   c. 25.1% for insureds with attained age 75 and issue age 50-74
   d. All increases are capped at the rates recently approved and offered to new insureds.

   What was the thinking behind the 40% and 25.1%? How frequently do the caps of the current rates come into play? Are any of the current rates actually less than the prior rates for specific cells?

6. We understand that if an insured is currently less than age 75 and purchases additional coverage through the CPI-U option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

7. The actuarial memorandum states the projections recognize benefit buy-downs of 1.5%. Is there any related anti-selection associated with the buy-downs in the projections?

8. The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 57.9%. What would the lifetime loss ratio be if these older policyholders were not exempt?

9. In the original pricing of this form, what was the target loss ratio?

10. 14 VAC5-200-153B2 requires statements that

    a. if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and
    b. the premium rate filing is in compliance with this section

    Please provide a revised actuarial memorandum with these required statements.

11. Please provide the following distribution of the nationwide inforce business:
    a. By gender
    b. By issue year
    c. By inflation option
    d. By attained age
    e. By marital status

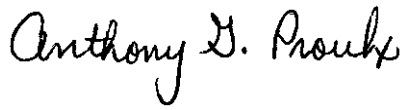
    To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

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

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

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

Sincerely,



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

Dallas
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September 19, 2013

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
SERFF# NWLT-128855863

Dear Bob:

New York Life Insurance Company (the Company) is requesting an average 22.3% rate increase. We have reviewed the Company's response and we have some additional questions and requests.

Recommendation

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

Questions

1. The experience and projections need to be split between pre and post rate stabilization projections. We understand that only 2 policies were issued in Virginia prior to the rate stabilization date of October 1, 2003. But the same is not true for nationwide. Please resubmit Exhibits II through XII in Excel format with the pre and post rate stabilization split.

2. Demonstrate the experience under pre-rate stabilization meets the 60% loss ratio requirement. Demonstrate the experience under the post rate stabilization meets the 58% / 85% loss ratio requirement. Provide the annual "best estimate" active life reserve balances for the nationwide pre rate stabilization policies only.

3. Provide the same distributions of business previously provided, but split between pre and post rate stabilization policies.

4. The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited. How does the revised lapse assumption compare to the lapse assumption used to recently re-price the product?

5. Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption. How does the revised mortality assumption compare to the assumption used to recently re-price the product?

6. The actual to expected morbidity analysis shows experience back to 1991. Confirm our understanding that the actual to expected analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

7. Your response to the question on unfair discrimination shows 26 states have approved the rate increase. Please provide a revised Exhibit XII which shows the approvals by state. Provide this in an Excel workbook. Include the inforce premium before the increase, by state and by the 3 increase categories of issue age < 50, issue age > 50 and attained age >74.

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

9. Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

Sincerely,

Anthony G. Proulx

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November 20, 2013

Mr. Robert Grissom
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Forms and Rates Section
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P.O. Box 1157
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Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
SERFF# NWLT-128855863

Dear Bob:

We have completed our review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an increase which varies by issue age according to the following table:

Age Criteria	Requested Increase
Issue Age <50	40%
Issue Age 50+	25.1%
Attained Age >74	0%

The same increase is being requested nationwide. The overall effect is a rate increase of 25.3% nationwide and 26.6% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

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

Background

The Company is requesting a rate increase which varies by issue age and attained age. Insureds with an attained age of 75 and older receive no rate increase. Insureds with an issue age under 50 and an attained age under 75 receive a 40% rate increase. Insureds with issue age of 50-74 and an attained age under 75 receive a 25.1% rate increase. All rates are capped by the inforce rates for new insureds.

There have been no prior rate increases in any jurisdiction. There are 3,381 policies inforce in Virginia with an annualized premium of $5.9 million. Of these, 142 policies with an annualized premium of $.5 million are over attained age 74 and thus would receive no increase. These are individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are about 4.4% of the nationwide in force. Additionally, there is less than $.5 million of historical claims in Virginia Their claim experience is not meaningful.

This is an open block of business. New premium rates were recently approved for new insureds under these policy forms. The rate increase applies only to insureds who purchased coverage prior to the new rates. This block of business was sold nationwide and in Virginia beginning in 2002. All but 2 policies sold in Virginia are post rate stabilization (effective October 1, 2003 in Virginia) policies. There have been no prior increases on this business.

At our request, the Company resubmitted their experience and projections, with a split between pre and post rate stabilization. In terms of the loss ratio requirements, we reviewed the blocks separately. In terms of revised assumptions, we reviewed the blocks on a combined basis.

Analysis - Methodology

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

Credibility

This is a large block of business with more than $545 million of earned premium thus far. In general, the Company uses their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 14,535 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes only the business of the Company's 4.0 and 5.0 series. In their response, the Company

explained the grouping is appropriate as “the product features are very similar and also due to a lack of claim credibility in the 5.0 series”. We agree it is appropriate to use the combined experience of these forms as it lends greater credibility to the results.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company’s Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements from 2002 to 2011 using scale AA. This scale is often used in conjunction with the 1994 GAM. Inclusion of the improvements is a refinement which gives greater stability to the study. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections. The revised mortality assumptions are on a best estimate basis. The mortality assumption used in the recent re-pricing for new insureds was consistent with these assumptions but with a reasonable margin for adverse deviation.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested an additional analysis which the Company provided.

The Company's revised lapse assumption fits the actual experience very well. By duration, the Actual to Expected ratios vary from .90 to 1.05 (with a single outlier). The overall ratio is 0.98. This is a very good fit. The lowest A/E ratios were in cells with limited exposure and fewer than 150 actual lapses. These are cells with credibility issues, so a less than perfect fit is not unexpected. By issue age groups, the experience also fits well. The ratios range from 0.97 to 1.05.

The Company also uses marital status as a variable in their lapse study. The revised lapse assumption is a table which varies by issue age and policy duration. For single lives a factor of 1.25 is applied. For married lives, a factor of 0.90 is applied. We reviewed their experience by marital status. The results are volatile. In aggregate the experience ratios are 1.40 for single and .81 for married. We focused on policy durations 5 and later. Here the experience factors are 1.22 and .90. The use of 1.25 and .90 are reasonable approximations to use.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% for all issue ages beginning in the 13^{th} duration. Again, this is well supported by the Company experience.

The revised lapse assumption is consistent with the lapse assumption used in the recent re-pricing of this block for new insureds.

Financial Projections - General

The projections include benefit buy-downs which average 1.5%. The Company has assumed no related anti-selection with these buy-downs. The financial exhibits exclude the policies which were issued under the new rating structure for new insureds. This is inappropriate because the rate increase needs to be based on the total experience of the form. However, the Company explained that the rate filing has historical experience through the end of 2011, before any of the policies under the new rating structure had been issued.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The exception is morbidity, which has a 5% margin for adverse deviation. We believe the projections should be on a best estimate basis, so we calculated loss ratios with and without this margin. The

projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

The Company has neither morbidity nor mortality improvements in their projections. In our review work, we see that about half of the companies use a morbidity and mortality improvement in their projections. The mortality improvements serve to increase the lifetime loss ratio; the morbidity improvements clearly lower the lifetime loss ratio. They work to offset each other, but the morbidity improvements carry a larger weight. The exclusion of improvements is not unusual.

The projections do not include any shock lapses or related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection. The projections are slightly conservative in that they do include a small amount of benefit buy-downs without corresponding anti-selection.

Financial Projections and Loss Ratios – Pre rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is 11% and gradually reduces to an ultimate rate which is negative. This is an older block (issued prior to 2003) so all the underwriting selection has worn off and there is no need to adjust for this element. The slope is very much within our expectations; though we are surprised the Company has the loss ratio actually declining at the very tail of the projections.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is extremely small. We used multiple baseline periods but found only the longest baselines gave reasonable results. The implied slope during the transitions is 16-19%. This is well above the initial sloe of 11% at the beginning of the projection period. There is less than $8.5 million of historical incurred claims so the data is far from credible. This is a reasonably smooth transition from the historical to the projected period, given the limitations of the claim experience.

We found the pattern of loss ratios in the projection period to be reasonable, but the transition loss ratio is slightly on the high side.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 15% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. This reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 72 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. Our model projected more lapses because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We calculated the loss ratios on a range of assumptions. We calculated loss ratios with and without the active life reserve and at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances as of year ends 2002-2011.

Virginia also requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's original pricing assumption was 6.25%. These policies were issued in 2002 and 2003. The NAIC valuation rate was 4.50% in both of those years. Our testing included the NAIC rate. The pricing rate is highlighted in green and the valuation rate is in yellow. The result of our testing is:

	Loss Ratio Testing With the Proposed Rate Increase						
		Excluding Active Life Reserves			Including Active Life Reserves		
Morbidity Margin	**Interest Rate**	**Past**	**Future**	**Lifetime**	**Past**	**Future**	**Lifetime**
5%	3.00%	17.4%	151.9%	97.4%	79.5%	114.5%	100.3%
	4.00%	17.2%	139.6%	85.5%	79.0%	98.0%	89.6%
	4.50%	17.1%	134.2%	80.3%	78.8%	90.5%	85.1%
	5.00%	17.0%	129.1%	75.6%	78.5%	83.3%	81.0%
	6.00%	16.8%	120.1%	67.2%	78.0%	69.9%	74.1%
	6.25%	16.7%	118.0%	65.4%	77.9%	66.8%	72.6%
	7.00%	16.6%	112.3%	60.2%	77.5%	57.8%	68.5%
	8.00%	16.4%	105.6%	54.3%	77.0%	46.6%	64.1%
None	3.00%	17.4%	144.7%	93.1%	79.5%	109.0%	97.1%
	4.00%	17.2%	133.0%	81.8%	79.0%	93.4%	87.0%
	4.50%	17.1%	127.8%	76.9%	78.8%	86.2%	82.8%
	5.00%	17.0%	123.0%	72.4%	78.5%	79.3%	78.9%
	6.00%	16.8%	114.3%	64.4%	78.0%	66.6%	72.4%
	6.25%	16.7%	112.4%	62.7%	77.9%	63.6%	71.0%
	7.00%	16.6%	106.9%	57.8%	77.5%	55.0%	67.3%
	8.00%	16.4%	100.5%	52.2%	77.0%	44.3%	63.1%

There are a number of observations:

- The past loss ratio is quite insensitive to the interest discount rate because there are only 9 years of experience and the claims were very flat during that period.
- The inclusion of ALR greatly increases the past loss ratio from 17% to 78%.
- The inclusion of ALR decreases the future loss ratio from 118% to 67%, almost in half.
- The inclusion of ALR increases the lifetime loss ratio by 7.5%
- In all cases, all future and lifetime loss ratios exceed the statutory requirement of 60% (except the future loss ratios at 7.00% and 8.00% which are only included to illustrate the sensitivity to the interest rate).

Financial Projections and Loss Ratios – Post rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is initially very steep at 26% and then reduces quickly to 16% by 2017 and reduces gradually through the remainder of the projection period to an ultimate slope which is negative. We estimated the effect of the morbidity selection on this slope. When selection is removed, the slope starts at 16% and gradually decreases throughout the projection period. This is a more reasonable pattern. The initial slope is still slightly above our estimated range of 11-15%.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was difficult because the historical experience is quite small. We used multiple baseline periods. They consistently suggested a range of 10-13% as the implicit slope. This is much more in line with our 11-15% rule of thumb. This is a smooth transition from the historical to the projected period and indicates the revised assumptions fit the historical experience quite well.

We found the initial pattern of loss ratios to be slightly high at the beginning of the projection period, but the transition and the ultimate pattern appears to be reasonable.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 19% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. Again this reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 144 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. We projected more lapses, only because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We performed sensitivity testing of the interest rate on the 85 / 58% rule. 14VAC-200-153C2 requires the sum of the present value of historical claims and projected future claims is not less than the sum of the present value of 58% of the original premiums and 85% of the incremental premiums resulting from all cumulative rate increases. The test is performed using the maximum valuation rate for contract reserves as specified in 38.2-2132 (the whole Life rate) and the exclusion of active life reserves. Policies in this block were issued from 2003 to 2011 and the valuation rate was either 4.50% or 4.00%. The weighted average, using the inforce distribution, is 4.10%. The following table shows these results. The figures in green are at the required valuation rate and the figures in yellow are at the pricing interest rate.

	Sensitivity Testing of the 58 / 85% Rule					
Morbidity Margin	**Interest Rate**	**58% of original premium**	**85% of incremental premium**	**Total minimum claims**	**Actual past and future claims**	**Test**
5%	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,743,707,235	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,140,675,746	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	2,090,246,511	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,699,753,587	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,372,370,225	Fail
	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,304,162,128	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,125,724,400	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	937,330,546	Fail
None	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,614,843,898	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,040,564,428	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	1,992,540,256	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,620,675,655	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,308,919,951	Fail
	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,243,969,491	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,074,058,042	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	894,675,130	Fail

The 58 / 85% test is met at the prescribed interest rate (valuation) but not at the pricing interest rate. This statement is true with and without the 5% additional morbidity in the projected claims.

Other Considerations

The revised assumptions are the same as was used to re-price this product for new premium rates on new insureds. This is an important element. We do not know how the Company could justify different assumptions.

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions, including the District of Columbia. The requested increase is the same in all jurisdictions. To date there have been 29 approvals and one disapproval. The average increase for these 30 is of 19.6%. The average requested increase in these 30 is 25.1%. (This recognizes the actual premium in each of the age bands). Thus the approvals to date have been running at 78.4% of the requested amount. Applying this percentage to the requested increase results in an increase of 31.4% for issue age under 50 and 19.7% for issue ages 50-74. Many of the states have required the 40.0% increase on policies with issue age under 50 be implemented in two steps. If the Virginia Bureau decides to be more in line with the approvals in other states, we recommend 30% for issue ages under 50 and 20% for issue ages 50-74.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of ages in Virginia results in an overall rate increase of 26.6% vs. nationwide of 25.3%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across multiple parameters. We analyzed the projections and found them to be reasonable.

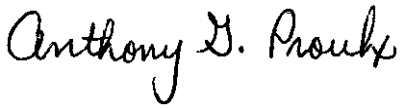
The block was split into pre and post rate stabilization subsets. The pre subset meets the 60% loss ratio requirement (future and lifetime) under all scenarios of interest rates, with and without margin in the projected claims, and excluding and including active life reserves. The post subset does not always satisfy the 58 / 85% rule required by 14VAC-200-153C2b; but it does meet it under the scenario with the prescribed valuation interest rate.

Reliance and Qualification

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

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

Sincerely,



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March 10, 2014

Mr. Robert Grissom
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State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
SERFF# NWLT-128855863

Dear Bob:

We have completed our review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an increase which varies by issue age according to the following table:

Age Criteria	Requested Increase
Issue Age <50	40%
Issue Age 50+	25.1%
Attained Age >74	0%

The same increase is being requested nationwide. The overall effect is a rate increase of 25.3% nationwide and 26.6% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

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

Following negotiations with the Virginia Bureau of Insurance, the Company agreed to a phased–in approach of 3 rounds of simple increases. For issue age less than 50 the increases are 15%, 15% and 10% for the same total of 40%. For issue age 50 and older the three increases are 10%, 10% and 5.1% for a total of 25.1%. Our analysis was performed under the assumption of a single round of the full increase. The phased-in approach will lower the projected premiums and increase the lifetime loss ratio. So it does not change our conclusion for the need of the increase. It only justifies a larger increase, which the Company is not requesting.

Background

The Company is requesting a rate increase which varies by issue age and attained age. Insureds with an attained age of 75 and older receive no rate increase. Insureds with an issue age under 50 and an attained age under 75 receive a 40% rate increase. Insureds with issue age of 50-74 and an attained age under 75 receive a 25.1% rate increase. All rates are capped by the inforce rates for new insureds.

There have been no prior rate increases in any jurisdiction. There are 3,381 policies inforce in Virginia with an annualized premium of $5.9 million. Of these, 142 policies with an annualized premium of $.5 million are over attained age 74 and thus would receive no increase. These are individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are about 4.4% of the nationwide in force. Additionally, there is less than $.5 million of historical claims in Virginia Their claim experience is not meaningful.

This is an open block of business. New premium rates were recently approved for new insureds under these policy forms. The rate increase applies only to insureds who purchased coverage prior to the new rates. This block of business was sold nationwide and in Virginia beginning in 2002. All but 2 policies sold in Virginia are post rate stabilization (effective October 1, 2003 in Virginia) policies. There have been no prior increases on this business.

At our request, the Company resubmitted their experience and projections, with a split between pre and post rate stabilization. In terms of the loss ratio requirements, we reviewed the blocks separately. In terms of revised assumptions, we reviewed the blocks on a combined basis.

Analysis - Methodology

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

Credibility

This is a large block of business with more than $545 million of earned premium thus far. In general, the Company uses their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 14,535 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes only the business of the Company's 4.0 and 5.0 series. In their response, the Company explained the grouping is appropriate as "the product features are very similar and also due to a lack of claim credibility in the 5.0 series". We agree it is appropriate to use the combined experience of these forms as it lends greater credibility to the results.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company's Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements from 2002 to 2011 using scale AA. This scale is often used in conjunction with the 1994 GAM. Inclusion of the improvements is a refinement which gives greater stability to the study. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our

credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections. The revised mortality assumptions are on a best estimate basis. The mortality assumption used in the recent re-pricing for new insureds was consistent with these assumptions but with a reasonable margin for adverse deviation.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested an additional analysis which the Company provided.

The Company's revised lapse assumption fits the actual experience very well. By duration, the Actual to Expected ratios vary from .90 to 1.05 (with a single outlier). The overall ratio is 0.98. This is a very good fit. The lowest A/E ratios were in cells with limited exposure and fewer than 150 actual lapses. These are cells with credibility issues, so a less than perfect fit is not unexpected. By issue age groups, the experience also fits well. The ratios range from 0.97 to 1.05.

The Company also uses marital status as a variable in their lapse study. The revised lapse assumption is a table which varies by issue age and policy duration. For single lives a factor of 1.25 is applied. For married lives, a factor of 0.90 is applied. We reviewed their experience by marital status. The results are volatile. In aggregate the experience ratios are 1.40 for single and .81 for married. We focused on policy durations 5 and later. Here the experience factors are 1.22 and .90. The use of 1.25 and .90 are reasonable approximations to use.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% for all issue ages beginning in the 13th duration. Again, this is well supported by the Company experience.

The revised lapse assumption is consistent with the lapse assumption used in the recent re-pricing of this block for new insureds.

Financial Projections - General

The projections include benefit buy-downs which average 1.5%. The Company has assumed no related anti-selection with these buy-downs. The financial exhibits exclude the policies which were issued under the new rating structure for new insureds. This is inappropriate because the rate

increase needs to be based on the total experience of the form. However, the Company explained that the rate filing has historical experience through the end of 2011, before any of the policies under the new rating structure had been issued.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The exception is morbidity, which has a 5% margin for adverse deviation. We believe the projections should be on a best estimate basis, so we calculated loss ratios with and without this margin. The projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

The Company has neither morbidity nor mortality improvements in their projections. In our review work, we see that about half of the companies use a morbidity and mortality improvement in their projections. The mortality improvements serve to increase the lifetime loss ratio; the morbidity improvements clearly lower the lifetime loss ratio. They work to offset each other, but the morbidity improvements carry a larger weight. The exclusion of improvements is not unusual.

The projections do not include any shock lapses or related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection. The projections are slightly conservative in that they do include a small amount of benefit buy-downs without corresponding anti-selection.

Financial Projections and Loss Ratios – Pre rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is 11% and gradually reduces to an ultimate rate which is negative. This is an older block (issued prior to 2003) so all the underwriting selection has worn off and there is no need to adjust for this element. The slope is very much within our expectations; though we are surprised the Company has the loss ratio actually declining at the very tail of the projections.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is extremely small. We used multiple baseline periods but found only the longest baselines gave reasonable results. The implied slope during the transitions is 16-19%. This is well above the initial sloe of 11% at the beginning of the projection

period. There is less than $8.5 million of historical incurred claims so the data is far from credible. This is a reasonably smooth transition from the historical to the projected period, given the limitations of the claim experience.

We found the pattern of loss ratios in the projection period to be reasonable, but the transition loss ratio is slightly on the high side.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 15% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. This reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 72 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. Our model projected more lapses because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We calculated the loss ratios on a range of assumptions. We calculated loss ratios with and without the active life reserve and at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances as of year ends 2002-2011.

Virginia also requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's original pricing assumption was 6.25%. These policies were issued in 2002 and 2003. The NAIC valuation rate was 4.50% in both of those years. Our testing included the NAIC rate. The pricing rate is highlighted in green and the valuation rate is in yellow. The result of our testing is:

	Loss Ratio Testing With the Proposed Rate Increase						
		Excluding Active Life Reserves			Including Active Life Reserves		
Morbidity Margin	**Interest Rate**	**Past**	**Future**	**Lifetime**	**Past**	**Future**	**Lifetime**
5%	3.00%	17.4%	151.9%	97.4%	79.5%	114.5%	100.3%
	4.00%	17.2%	139.6%	85.5%	79.0%	98.0%	89.6%
	4.50%	17.1%	134.2%	80.3%	78.8%	90.5%	85.1%
	5.00%	17.0%	129.1%	75.6%	78.5%	83.3%	81.0%
	6.00%	16.8%	120.1%	67.2%	78.0%	69.9%	74.1%
	6.25%	16.7%	118.0%	65.4%	77.9%	66.8%	72.6%
	7.00%	16.6%	112.3%	60.2%	77.5%	57.8%	68.5%
	8.00%	16.4%	105.6%	54.3%	77.0%	46.6%	64.1%
None	3.00%	17.4%	144.7%	93.1%	79.5%	109.0%	97.1%
	4.00%	17.2%	133.0%	81.8%	79.0%	93.4%	87.0%
	4.50%	17.1%	127.8%	76.9%	78.8%	86.2%	82.8%
	5.00%	17.0%	123.0%	72.4%	78.5%	79.3%	78.9%
	6.00%	16.8%	114.3%	64.4%	78.0%	66.6%	72.4%
	6.25%	16.7%	112.4%	62.7%	77.9%	63.6%	71.0%
	7.00%	16.6%	106.9%	57.8%	77.5%	55.0%	67.3%
	8.00%	16.4%	100.5%	52.2%	77.0%	44.3%	63.1%

There are a number of observations:

- The past loss ratio is quite insensitive to the interest discount rate because there are only 9 years of experience and the claims were very flat during that period.
- The inclusion of ALR greatly increases the past loss ratio from 17% to 78%.
- The inclusion of ALR decreases the future loss ratio from 118% to 67%, almost in half.
- The inclusion of ALR increases the lifetime loss ratio by 7.5%
- In all cases, all future and lifetime loss ratios exceed the statutory requirement of 60% (except the future loss ratios at 7.00% and 8.00% which are only included to illustrate the sensitivity to the interest rate).

Financial Projections and Loss Ratios – Post rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is initially very steep at 26% and then reduces quickly to 16% by 2017 and reduces gradually through the remainder of the projection period to an ultimate slope which is negative. We estimated the effect of the morbidity selection on this slope. When selection is removed, the slope starts at 16% and gradually decreases throughout the projection period. This is a more reasonable pattern. The initial slope is still slightly above our estimated range of 11-15%.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was difficult because the historical experience is quite small. We used multiple baseline periods. They consistently suggested a range of 10-13% as the implicit slope. This is much more in line with our 11-15% rule of thumb. This is a smooth transition from the historical to the projected period and indicates the revised assumptions fit the historical experience quite well.

We found the initial pattern of loss ratios to be slightly high at the beginning of the projection period, but the transition and the ultimate pattern appears to be reasonable.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 19% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. Again this reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 144 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. We projected more lapses, only because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We performed sensitivity testing of the interest rate on the 85 / 58% rule. 14VAC-200-153C2 requires the sum of the present value of historical claims and projected future claims is not less than the sum of the present value of 58% of the original premiums and 85% of the incremental premiums resulting from all cumulative rate increases. The test is performed using the maximum valuation rate for contract reserves as specified in 38.2-2132 (the whole Life rate) and the exclusion of active life reserves. Policies in this block were issued from 2003 to 2011 and the valuation rate was either 4.50% or 4.00%. The weighted average, using the inforce distribution, is 4.10%. The following table shows these results. The figures in green are at the required valuation rate and the figures in yellow are at the pricing interest rate.

	Sensitivity Testing of the 58 / 85% Rule					
Morbidity Margin	**Interest Rate**	**58% of original premium**	**85% of incremental premium**	**Total minimum claims**	**Actual past and future claims**	**Test**
5%	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,743,707,235	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,140,675,746	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	2,090,246,511	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,699,753,587	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,372,370,225	Fail
	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,304,162,128	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,125,724,400	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	937,330,546	Fail
None	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,614,843,898	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,040,564,428	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	1,992,540,256	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,620,675,655	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,308,919,951	Fail
	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,243,969,491	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,074,058,042	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	894,675,130	Fail

The 58 / 85% test is met at the prescribed interest rate (valuation) but not at the pricing interest rate. This statement is true with and without the 5% additional morbidity in the projected claims.

Other Considerations

The revised assumptions are the same as was used to re-price this product for new premium rates on new insureds. This is an important element. We do not know how the Company could justify different assumptions.

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions, including the District of Columbia. The requested increase is the same in all jurisdictions. To date there have been 29 approvals and one disapproval. The average increase for these 30 is of 19.6%. The average requested increase in these 30 is 25.1%. (This recognizes the actual premium in each of the age bands). Thus the approvals to date have been running at 78.4% of the requested amount. Applying this percentage to the requested increase results in an increase of 31.4% for issue age under 50 and 19.7% for issue ages 50-74. Many of the states have required the 40.0% increase on policies with issue age under 50 be implemented in two steps. If the Virginia Bureau decides to be more in line with the approvals in other states, we recommend 30% for issue ages under 50 and 20% for issue ages 50-74.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of ages in Virginia results in an overall rate increase of 26.6% vs. nationwide of 25.3%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across multiple parameters. We analyzed the projections and found them to be reasonable.

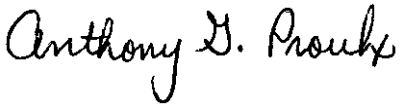
The block was split into pre and post rate stabilization subsets. The pre subset meets the 60% loss ratio requirement (future and lifetime) under all scenarios of interest rates, with and without margin in the projected claims, and excluding and including active life reserves. The post subset does not always satisfy the 58 / 85% rule required by 14VAC-200-153C2b; but it does meet it under the scenario with the prescribed valuation interest rate.

Reliance and Qualification

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

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

Sincerely,



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October 7, 2014

Mr. Robert Grissom
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Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
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Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
SERFF# NWLT-128855863

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The same increase is being requested nationwide. The overall effect is a rate increase of 25.3% nationwide and 26.6% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

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

Following negotiations with the Virginia Bureau of Insurance, the Company agreed to a phased–in approach of 3 rounds of simple increases. For issue age less than 50 the increases are 15%, 15% and 10% for the same total of 40%. For issue age 50 and older the three increases are 10%, 10% and 5.1% for a total of 25.1%. Our analysis was performed under the assumption of a single round of the full increase. The phased-in approach will lower the projected premiums and increase the lifetime loss ratio. So it does not change our conclusion for the need of the increase. It only justifies a larger increase, which the Company is not requesting.

Background

The Company is requesting a rate increase which varies by issue age and attained age. Insureds with an attained age of 75 and older receive no rate increase. Insureds with an issue age under 50 and an attained age under 75 receive a 40% rate increase. Insureds with issue age of 50-74 and an attained age under 75 receive a 25.1% rate increase. All rates are capped by the inforce rates for new insureds.

There have been no prior rate increases in any jurisdiction. There are 3,381 policies inforce in Virginia with an annualized premium of $5.9 million. Of these, 142 policies with an annualized premium of $.5 million are over attained age 74 and thus would receive no increase. These are individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are

about 4.4% of the nationwide in force. Additionally, there is less than $.5 million of historical claims in Virginia Their claim experience is not meaningful.

This is an open block of business. New premium rates were recently approved for new insureds under these policy forms. The rate increase applies only to insureds who purchased coverage prior to the new rates. This block of business was sold nationwide and in Virginia beginning in 2002. All but 2 policies sold in Virginia are post rate stabilization (effective October 1, 2003 in Virginia) policies. There have been no prior increases on this business.

At our request, the Company resubmitted their experience and projections, with a split between pre and post rate stabilization. In terms of the loss ratio requirements, we reviewed the blocks separately. In terms of revised assumptions, we reviewed the blocks on a combined basis.

Analysis - Methodology

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

Credibility

This is a large block of business with more than $545 million of earned premium thus far. In general, the Company uses their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 14,535 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes only the business of the Company's 4.0 and 5.0 series. In their response, the Company explained the grouping is appropriate as "the product features are very similar and also due to a lack of claim credibility in the 5.0 series". We agree it is appropriate to use the combined experience of these forms as it lends greater credibility to the results.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company's Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements from 2002 to 2011 using scale AA. This scale is often used in conjunction with

the 1994 GAM. Inclusion of the improvements is a refinement which gives greater stability to the study. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections. The revised mortality assumptions are on a best estimate basis. The mortality assumption used in the recent re-pricing for new insureds was consistent with these assumptions but with a reasonable margin for adverse deviation.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested an additional analysis which the Company provided.

The Company's revised lapse assumption fits the actual experience very well. By duration, the Actual to Expected ratios vary from .90 to 1.05 (with a single outlier). The overall ratio is 0.98. This is a very good fit. The lowest A/E ratios were in cells with limited exposure and fewer than 150 actual lapses. These are cells with credibility issues, so a less than perfect fit is not unexpected. By issue age groups, the experience also fits well. The ratios range from 0.97 to 1.05.

The Company also uses marital status as a variable in their lapse study. The revised lapse assumption is a table which varies by issue age and policy duration. For single lives a factor of 1.25 is applied. For married lives, a factor of 0.90 is applied. We reviewed their experience by marital status. The results are volatile. In aggregate the experience ratios are 1.40 for single and .81 for married. We focused on policy durations 5 and later. Here the experience factors are 1.22 and .90. The use of 1.25 and .90 are reasonable approximations to use.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range

of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% for all issue ages beginning in the 13th duration. Again, this is well supported by the Company experience.

The revised lapse assumption is consistent with the lapse assumption used in the recent re-pricing of this block for new insureds.

Financial Projections - General

The projections include benefit buy-downs which average 1.5%. The Company has assumed no related anti-selection with these buy-downs. The financial exhibits exclude the policies which were issued under the new rating structure for new insureds. This is inappropriate because the rate increase needs to be based on the total experience of the form. However, the Company explained that the rate filing has historical experience through the end of 2011, before any of the policies under the new rating structure had been issued.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The exception is morbidity, which has a 5% margin for adverse deviation. We believe the projections should be on a best estimate basis, so we calculated loss ratios with and without this margin. The projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

The Company has neither morbidity nor mortality improvements in their projections. In our review work, we see that about half of the companies use a morbidity and mortality improvement in their projections. The mortality improvements serve to increase the lifetime loss ratio; the morbidity improvements clearly lower the lifetime loss ratio. They work to offset each other, but the morbidity improvements carry a larger weight. The exclusion of improvements is not unusual.

The projections do not include any shock lapses or related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection. The projections are slightly conservative in that they do include a small amount of benefit buy-downs without corresponding anti-selection.

Financial Projections and Loss Ratios – Pre rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business

with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is 11% and gradually reduces to an ultimate rate which is negative. This is an older block (issued prior to 2003) so all the underwriting selection has worn off and there is no need to adjust for this element. The slope is very much within our expectations; though we are surprised the Company has the loss ratio actually declining at the very tail of the projections.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is extremely small. We used multiple baseline periods but found only the longest baselines gave reasonable results. The implied slope during the transitions is 16-19%. This is well above the initial sloe of 11% at the beginning of the projection period. There is less than $8.5 million of historical incurred claims so the data is far from credible. This is a reasonably smooth transition from the historical to the projected period, given the limitations of the claim experience.

We found the pattern of loss ratios in the projection period to be reasonable, but the transition loss ratio is slightly on the high side.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 15% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. This reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 72 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. Our model projected more lapses because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We calculated the loss ratios on a range of assumptions. We calculated loss ratios with and without the active life reserve and at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances as of year ends 2002-2011.

Virginia also requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's original pricing assumption was 6.25%. These policies were issued in 2002 and 2003. The NAIC valuation rate was 4.50% in both of those years. Our testing included the NAIC rate. The pricing rate is highlighted in green and the valuation rate is in yellow. The result of our testing is:

	Loss Ratio Testing With the Proposed Rate Increase						
		Excluding Active Life Reserves			**Including Active Life Reserves**		
Morbidity Margin	**Interest Rate**	**Past**	**Future**	**Lifetime**	**Past**	**Future**	**Lifetime**
5%	3.00%	17.4%	151.9%	97.4%	79.5%	114.5%	100.3%
	4.00%	17.2%	139.6%	85.5%	79.0%	98.0%	89.6%
	4.50%	17.1%	134.2%	80.3%	78.8%	90.5%	85.1%
	5.00%	17.0%	129.1%	75.6%	78.5%	83.3%	81.0%
	6.00%	16.8%	120.1%	67.2%	78.0%	69.9%	74.1%
	6.25%	16.7%	118.0%	65.4%	77.9%	66.8%	72.6%
	7.00%	16.6%	112.3%	60.2%	77.5%	57.8%	68.5%
	8.00%	16.4%	105.6%	54.3%	77.0%	46.6%	64.1%
None	3.00%	17.4%	144.7%	93.1%	79.5%	109.0%	97.1%
	4.00%	17.2%	133.0%	81.8%	79.0%	93.4%	87.0%
	4.50%	17.1%	127.8%	76.9%	78.8%	86.2%	82.8%
	5.00%	17.0%	123.0%	72.4%	78.5%	79.3%	78.9%
	6.00%	16.8%	114.3%	64.4%	78.0%	66.6%	72.4%
	6.25%	16.7%	112.4%	62.7%	77.9%	63.6%	71.0%
	7.00%	16.6%	106.9%	57.8%	77.5%	55.0%	67.3%
	8.00%	16.4%	100.5%	52.2%	77.0%	44.3%	63.1%

There are a number of observations:

- The past loss ratio is quite insensitive to the interest discount rate because there are only 9 years of experience and the claims were very flat during that period.
- The inclusion of ALR greatly increases the past loss ratio from 17% to 78%.
- The inclusion of ALR decreases the future loss ratio from 118% to 67%, almost in half.
- The inclusion of ALR increases the lifetime loss ratio by 7.5%
- In all cases, all future and lifetime loss ratios exceed the statutory requirement of 60% (except the future loss ratios at 7.00% and 8.00% which are only included to illustrate the sensitivity to the interest rate).

Financial Projections and Loss Ratios – Post rate stabilization block

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. Our rule of thumb for a block of business with 35% of the policies having automatic inflation protection is 11-15%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections is initially very steep at 26% and then reduces quickly to 16% by 2017 and reduces gradually through the remainder of the projection period to an ultimate slope which is negative. We estimated the effect of the morbidity selection on this slope. When selection is removed, the slope starts at 16% and gradually decreases throughout the projection period. This is a more reasonable pattern. The initial slope is still slightly above our estimated range of 11-15%.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was difficult because the historical experience is quite small. We used multiple baseline periods. They consistently suggested a range of 10-13% as the implicit slope. This is much more in line with our 11-15% rule of thumb. This is a smooth transition from the historical to the projected period and indicates the revised assumptions fit the historical experience quite well.

We found the initial pattern of loss ratios to be slightly high at the beginning of the projection period, but the transition and the ultimate pattern appears to be reasonable.

We compared the premiums with and without the rate increase. Once the rate increase is fully effective the overall initial effect is about a 19% increase. This ratio increases throughout the projection period as the younger issue ages, with a 40% rate increase, become a more

dominant proportion of the total block. The ultimate ratio is 36% which is reasonable given the 1.5% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase start at .5% lower and grow to almost 3% lower by the end of the projection period. Again this reflects the 1.5% buy-downs. We found this to be a reasonable pattern.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model had 144 cells recognizing the variables of issue year, gender, marital status and attained age. Our model closely matched the Company's implied persistency through the first 50 years of the projection period as we were within 0.5% of the projected persistency. The model was not as accurate for the last 20 years. We projected more lapses, only because our youngest group of 18-49 was too broad. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

We were able to exactly match the Company's present value calculations. We performed sensitivity testing of the interest rate on the 85 / 58% rule. 14VAC-200-153C2 requires the sum of the present value of historical claims and projected future claims is not less than the sum of the present value of 58% of the original premiums and 85% of the incremental premiums resulting from all cumulative rate increases. The test is performed using the maximum valuation rate for contract reserves as specified in 38.2-2132 (the whole Life rate) and the exclusion of active life reserves. Policies in this block were issued from 2003 to 2011 and the valuation rate was either 4.50% or 4.00%. The weighted average, using the inforce distribution, is 4.10%. The following table shows these results. The figures in green are at the required valuation rate and the figures in yellow are at the pricing interest rate.

	Sensitivity Testing of the 58 / 85% Rule					
Morbidity Margin	**Interest Rate**	**58% of original premium**	**85% of incremental premium**	**Total minimum claims**	**Actual past and future claims**	**Test**
5%	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,743,707,235	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,140,675,746	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	2,090,246,511	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,699,753,587	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,372,370,225	Fail

	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,304,162,128	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,125,724,400	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	937,330,546	Fail
None	3.00%	1,493,305,878	303,016,481	1,796,322,358	2,614,843,898	Pass
	4.00%	1,373,983,934	262,332,520	1,636,316,455	2,040,564,428	Pass
	4.10%	1,363,388,167	258,723,350	1,622,111,516	1,992,540,256	Pass
	5.00%	1,277,277,520	229,374,311	1,506,651,831	1,620,675,655	Pass
	6.00%	1,198,289,344	202,340,862	1,400,630,206	1,308,919,951	Fail
	6.25%	1,180,860,901	196,345,240	1,377,206,141	1,243,969,491	Fail
	7.00%	1,133,366,624	179,912,247	1,313,278,871	1,074,058,042	Fail
	8.00%	1,079,750,021	161,107,692	1,240,857,713	894,675,130	Fail

The 58 / 85% test is met at the prescribed interest rate (valuation) but not at the pricing interest rate. This statement is true with and without the 5% additional morbidity in the projected claims.

Other Considerations

The revised assumptions are the same as was used to re-price this product for new premium rates on new insureds. This is an important element. We do not know how the Company could justify different assumptions.

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions, including the District of Columbia. The requested increase is the same in all jurisdictions. To date there have been 29 approvals and one disapproval. The average increase for these 30 is of 19.6%. The average requested increase in these 30 is 25.1%. (This recognizes the actual premium in each of the age bands). Thus the approvals to date have been running at 78.4% of the requested amount. Applying this percentage to the requested increase results in an increase of 31.4% for issue age under 50 and 19.7% for issue ages 50-74. Many of the states have required the 40.0% increase on policies with issue age under 50 be implemented in two steps. If the Virginia Bureau decides to be more in line with the approvals in other states, we recommend 30% for issue ages under 50 and 20% for issue ages 50-74.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

NAIC Model Bulletin

The filing was also reviewed in light of the NAIC Model Bulletin regarding LTC rate increase approved in December 2013.

- We agree with the Company's statements the accumulated values use actual experience and that the present values use reasonable estimates of future premiums and claims that are based on best estimates.
- The Company provided financials for the post rate stabilization block only. These financials used the maximum valuation interest rate. The maximum valuation interest rate varies by year of issue. In their projections, the rate changes every year as the mix of business changes. We cannot mimic this change of mix, so we used the weighted rate as of the beginning of the projection period. The following table compares our approximate results to the Company's more exact calculation. The differences are immaterial.

Post Rate Stabilization Block						
Discounting Using the Maximum Valuation Interest Rate						
	Company			**L&E**		
	Premiums	Inc Claims	Loss Ratio	Premiums	Inc Claims	Loss Ratio
Past	558,054,862	38,595,470	6.9%	555,713,727	38,415,158	6.9%
Future	2,104,494,486	2,059,057,901	97.8%	2,099,335,937	2,051,831,353	97.7%
Total	2,662,549,349	2,097,653,370	78.8%	2,655,049,664	2,090,246,511	78.7%

- The Company did not provide their calculations for the pre rate stabilization block. However, the annual projections did not change, only the present value calculations.

We were able to run our own set of present value calculations and thus perform the NAIC Model Bulletin revised loss ratio test on this subset. The following shows the results at various interest rates and with and without active life reserves:

Pre Rate Stabilization Block							
NAIC Model Bulletin – New Loss Ratio Test							
	Interest Rate	Original Premiums	Incremental Premiums	Loss Ratio	Allowed Claims	Actual Claims	Test
Without Active Life Reserves	3.00%	121,673,853	10,411,854	60% Orig 80% Incr	81,333,795	122,971,165	Pass
	4.00%	117,700,257	9,099,493		77,899,748	103,726,588	Pass
	4.50%	116,158,808	8,534,431		76,522,830	95,853,802	Pass
	5.00%	114,877,428	8,020,657		75,342,982	88,928,801	Pass
	6.00%	113,005,562	7,124,232		73,502,723	77,417,070	Pass
	6.25%	112,667,609	6,923,918		73,139,700	74,950,206	Pass
	7.00%	111,933,574	6,371,965		72,257,716	68,366,521	Fail
	8.00%	111,546,297	5,734,877		71,515,679	61,183,303	Fail
With Active Life Reserves	3.00%	121,673,853	10,411,854	60% Orig 80% Incr	81,333,795	1,897,285,345	Pass
	4.00%	117,700,257	9,099,493		77,899,748	128,207,050	Pass
	4.50%	116,158,808	8,534,431		76,522,830	110,357,803	Pass
	5.00%	114,877,428	8,020,657		75,342,982	103,206,033	Pass
	6.00%	113,005,562	7,124,232		73,502,723	97,018,056	Pass
	6.25%	112,667,609	6,923,918		73,139,700	87,029,758	Pass
	7.00%	111,933,574	6,371,965		72,257,716	84,954,292	Pass
	8.00%	111,546,297	5,734,877		71,515,679	79,570,812	Pass

The loss ratio test is met at the maximum valuation rate for both with and without active life reserves. The filing complies with the requirements of the NAIC Model Bulletin.

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of ages in Virginia results in an overall rate increase of 26.6% vs. nationwide of 25.3%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across multiple parameters. We analyzed the projections and found them to be reasonable.

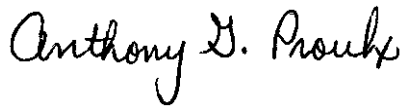
The block was split into pre and post rate stabilization subsets. The pre subset meets the 60% loss ratio requirement (future and lifetime) under all scenarios of interest rates, with and without margin in the projected claims, and excluding and including active life reserves. The post subset does not always satisfy the 58 / 85% rule required by 14VAC-200-153C2b; but it does meet it under the scenario with the prescribed valuation interest rate.

Reliance and Qualification

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

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

Sincerely,



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

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Post Submission Update Request Processed On 03/02/2015

Status: Allowed
Created By: Jeanette Slabaugh
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:New York Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	17.700%	26.600%
Written Premium Change for this Program	$1040915	$1311435
Maximum %Change (where required)	35.000%	40.000%

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Post Submission Update Request Processed On 03/25/2015

Status:	Allowed
Created By:	Jeanette Slabaugh
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:New York Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	18.000%	17.700%

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Post Submission Update Request Processed On 04/02/2014

Status: Allowed
Created By: Marlyse Tritt
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:New York Life Insurance Company

Field Name	Requested Change	Prior Value
Number of Policy Holders Affected for this Program	3782	3381

State: *Virginia* ***Filing Company:*** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Post Submission Update Request Processed On 01/13/2015

Status: Allowed
Created By: Jeanette Slabaugh
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:New York Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	26.600%	22.300%
Number of Policy Holders Affected for this Program	3381	3782

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 03/26/2015	Endorsement	ALTC-5070 (VA) (0115)	POLA	Initial			ALTC-5070 (VA) (0115).pdf
2	Approved 03/26/2015	Contingent Nonforfeiture Benefit Rider	ALTC-5019 (VA) (0115)	POL	Initial			ALTC-5019 (VA) (0115).pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care,,[6200 Bridge Point Parkway, Suite 400], [Austin, Texas] [78730-5006]

Policy Endorsement

Insured: [ ]
Issue Age: [ ]
Policy Number: [ ]
Policy Effective Date: [ ]

Endorsement Effective Date: [ ]

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will No further premiums will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

[ ]
President

[ ]
Secretary

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY

New York Life, Long-Term Care, [6200 Bridgepoint Parkway, Suite 400], [Austin, Texas] [78730-5006]

LONG-TERM CARE INSURANCE

CONTINGENT NONFORFEITURE BENEFIT RIDER

Insured's Information

Insured:	[ ]	**Policy Effective Date:**	[ ]
Issue Age:	[ ]	**Rider Effective Date:**	[ ]
Policy Number:	[ ]		

This Rider attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Rider carefully**. This Contingent Nonforfeiture Benefit is provided only if the Optional Nonforfeiture Benefit is not selected at issue or if the Optional Nonforfeiture Benefit is deleted after the policy Effective Date. If this Rider is being issued with the Policy, it is attached to the Policy. If this Rider is being added after the Policy Effective Date, then this Rider should be attached to the Policy. There is no additional premium for this Rider.

Contingent Nonforfeiture Benefit

This Rider provides a Contingent Nonforfeiture Benefit in the event that an increase in premium rate levels results in a Substantial Cumulative Premium Increase for Your Policy and Your Policy lapses within 120 days of the due date of the increased premium.

A Substantial Cumulative Premium Increase in the annual premium is one equal to or exceeding the percentage of Your initial annual premium set forth below based on Your issue age. Additionally:

- The purchase of additional coverage shall not be considered a premium rate increase. However, for purposes of the calculations of the ratio shown below of Percentage Increase Over Initial Premium, the portion of the premium attributable to the additional coverage shall be added to and considered part of the initial annual premium.
- If You decrease Your Benefits, the initial annual premium will be reduced by the amount of the decrease in Your premium.

If Your Policy has been in effect for 20 years, You do not need to meet the issue age or percentage increase amount shown in the table below to be eligible for the Contingent Nonforfeiture Benefit.

Substantial Cumulative Premium Increase Percentages

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
29 and under	100%	72	36%
30-34	100%	73	34%
35-39	100%	74	32%
40-44	100%	75	30%
45-49	100%	76	28%
50-54	100%	77	26%
55-59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90 and over	10%

You will be notified at least 75 days prior to the due date of the premium reflecting the rate increase.

On or before the effective date of a Substantial Cumulative Premium Increase that triggers the Contingent Nonforfeiture Benefit, We will:

1. Offer to reduce Policy Benefits provided by the current coverage without the requirement of additional underwriting so that required premium payments are not increased;
2. Offer to convert the coverage to a paid-up status with a shortened Benefit Period based on the Nonforfeiture Benefit Amount. This option may be elected at any time during the 120-day period; and
3. Notify You that a default or lapse at any time during the 120-day period shall be deemed to be the election of the offer to convert to a paid-up coverage.

Benefits Payable

If the Contingent Nonforfeiture Benefit becomes effective, Benefits will be payable under the Policy any time you qualify for Benefits during the remainder of your life, subject to all of the provisions and conditions of the Policy. Benefits will be based on all of the Benefit limits in effect at the time of lapse, and may not be increased thereafter.

Limits On the Benefits Payable

The Benefits payable under this rider will not exceed the Nonforfeiture Benefit Amount, which is limited to the greater of:

- 100 percent of the total of all premiums paid, including the premiums paid prior to any changes in benefits, or
- Thirty (30) times the *Nursing Home Daily Maximum Benefit* amount at the time of lapse.

The Nonforfeiture Benefit Amount will not exceed the remaining Policy Lifetime Maximum Benefit at the time the Policy lapses and the Contingent Nonforfeiture Benefit becomes effective.

Signed for New York Life Insurance Company:

[ ] President

[ ] Secretary

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Aprroval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	53.100%	18.000%	$1,040,915	3,381	$5,880,875	35.000%	0.000%

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	ILTC-5000 (VA) (1001), INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306), ALTC-5037 (VA) (0408), ALTC-5060 (0305)	Revised	Previous State Filing Number: Percent Rate Change Request: 18	VA 5.0 Round 1 20150323.pdf, VA 5.0 Round 2 20150323.pdf, VA 5.0 round 3 20150323.pdf,
2		Rate Tables		Revised	Previous State Filing Number: Percent Rate Change Request: 22.3	

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.40	9.75	10.85	12.29	13.44	15.78	17.01	18-34
35-39	9.94	11.63	12.95	14.59	15.91	18.71	20.15	35-39
40-44	12.66	14.94	16.69	18.66	20.33	23.93	25.73	40-44
45-49	17.41	20.71	23.16	25.76	28.00	33.01	35.44	45-49
50	23.07	27.50	30.74	34.07	36.94	43.63	46.75	50
51	25.69	30.65	34.29	37.96	41.13	48.61	52.06	51
52	28.33	33.85	37.88	41.88	45.36	53.63	57.42	52
53	30.43	36.46	40.84	45.07	48.83	57.71	61.80	53
54	32.52	39.06	43.78	48.25	52.27	61.77	66.16	54
55	34.63	41.72	46.80	51.48	55.78	65.92	70.60	55
56	36.81	44.47	49.92	54.83	59.39	70.20	75.18	56
57	39.10	47.36	53.20	58.36	63.20	74.71	79.99	57
58	41.39	50.25	56.46	61.87	66.99	79.20	84.79	58
59	43.92	53.42	60.05	65.75	71.14	84.15	90.05	59
60	46.77	56.99	64.06	69.48	75.79	88.93	95.94	60
61	49.99	61.03	67.88	72.21	80.15	92.43	101.07	61
62	53.69	65.65	70.44	74.94	83.18	95.92	104.93	62
63	58.15	71.20	79.44	84.51	93.81	108.17	118.43	63
64	63.19	77.47	87.15	94.07	102.46	120.41	129.69	64
65	68.84	84.49	95.06	103.60	111.58	132.43	141.24	65
66	75.13	92.32	103.88	113.09	121.71	144.53	154.06	66
67	82.09	100.99	113.65	122.78	132.91	157.16	168.23	67
68	89.25	109.86	123.67	134.17	144.28	171.44	182.63	68
69	97.27	119.82	134.93	146.07	157.03	186.63	198.78	69
70	106.31	131.06	147.64	159.53	171.45	203.82	217.03	70
71	116.53	143.78	162.03	174.80	187.83	223.32	237.76	71
72	128.08	158.19	178.34	192.16	206.43	245.47	261.31	72
73	142.16	175.79	198.25	213.57	229.47	272.84	290.48	73
74	157.64	195.16	220.17	236.92	254.83	302.98	322.57	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.01	5.20	6.05	6.69	8.05	8.81	10.19	18-34
35-39	5.16	6.66	7.73	8.50	10.09	11.16	12.78	35-39
40-44	7.19	9.23	10.66	11.69	13.69	15.29	17.33	40-44
45-49	10.55	13.49	15.53	16.96	19.59	22.10	24.80	45-49
50	12.28	15.67	18.00	19.64	22.55	25.54	28.54	50
51	13.28	16.93	19.44	21.19	24.27	27.54	30.72	51
52	14.36	18.29	20.98	22.86	26.12	29.70	33.06	52
53	15.56	19.80	22.69	24.69	28.12	32.04	35.59	53
54	16.85	21.41	24.50	26.65	30.23	34.54	38.26	54
55	18.21	23.10	26.43	28.71	32.44	37.18	41.06	55
56	19.64	24.88	28.44	30.87	34.75	39.94	43.98	56
57	21.14	26.76	30.55	33.13	37.15	42.82	47.03	57
58	22.51	28.46	32.47	35.17	39.32	45.42	49.77	58
59	23.99	30.31	34.54	37.38	41.63	48.23	52.70	59
60	25.62	32.33	36.82	39.81	44.19	51.31	55.94	60
61	27.46	34.61	39.38	42.19	46.83	54.00	59.05	61
62	29.53	37.20	41.11	43.73	48.54	55.97	61.23	62
63	32.03	40.31	45.78	49.00	54.24	62.72	68.66	63
64	34.84	43.78	49.68	53.54	58.65	68.76	74.25	64
65	37.95	47.66	54.03	58.19	63.57	74.68	80.47	65
66	41.38	51.93	58.83	63.33	69.00	81.20	87.34	66
67	45.14	56.62	64.10	68.96	74.98	88.37	94.90	67
68	48.20	60.43	68.37	73.50	79.76	94.15	100.97	68
69	51.89	65.00	73.50	78.99	85.58	101.14	108.32	69
70	56.46	70.69	79.90	85.84	92.85	109.86	117.54	70
71	62.19	77.85	87.97	94.47	102.08	120.88	129.21	71
72	69.35	86.81	98.08	105.32	113.67	134.70	143.89	72
73	80.18	100.39	113.42	121.79	131.47	155.78	166.41	73
74	92.48	115.84	130.89	140.56	151.71	179.79	192.04	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.50	24.92	28.28	31.12	35.35	40.36	44.74	18-34
35-39	25.60	31.24	35.46	38.96	44.07	50.47	55.79	35-39
40-44	32.73	40.12	45.58	49.96	56.29	64.66	71.25	40-44
45-49	43.17	53.12	60.35	66.06	74.10	85.38	93.80	45-49
50	50.83	62.58	71.06	77.72	86.87	100.35	109.95	50
51	54.85	67.55	76.71	83.87	93.65	108.27	118.54	51
52	58.87	72.55	82.39	90.06	100.46	116.23	127.16	52
53	62.35	76.92	87.38	95.48	106.43	123.19	134.72	53
54	65.77	81.23	92.30	100.83	112.31	130.06	142.17	54
55	69.15	85.52	97.20	106.13	118.14	136.88	149.54	55
56	72.53	89.80	102.08	111.43	123.93	143.68	156.87	56
57	75.92	94.11	107.00	116.73	129.73	150.49	164.22	57
58	78.89	97.88	111.29	121.36	134.75	156.41	170.57	58
59	82.03	101.88	115.84	126.25	140.03	162.64	176.73	59
60	85.49	106.27	120.81	129.45	143.69	165.69	179.47	60
61	89.40	111.21	123.92	131.83	146.33	168.75	182.22	61
62	93.89	116.88	126.16	134.22	148.97	171.79	184.96	62
63	99.71	124.22	137.14	145.89	161.94	186.73	202.00	63
64	106.25	132.43	148.10	157.55	174.89	201.67	219.04	64
65	113.47	141.52	159.07	169.23	187.84	216.61	236.08	65
66	121.38	151.48	170.04	180.89	200.79	231.55	253.13	66
67	129.98	162.29	181.01	192.57	213.75	246.49	270.17	67
68	138.34	172.78	196.38	211.83	234.22	271.15	296.48	68
69	147.57	184.39	209.59	227.47	249.67	292.27	316.04	69
70	157.89	197.38	224.39	243.39	266.97	312.67	337.95	70
71	169.52	212.04	241.07	261.36	286.51	335.69	362.66	71
72	182.66	228.62	259.98	281.73	308.61	361.78	390.65	72
73	199.20	249.55	283.85	303.63	336.81	388.65	419.52	73
74	217.26	272.43	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.67	15.09	17.57	19.39	23.49	25.61	29.73	18-34
35-39	15.05	19.40	22.54	24.80	29.69	32.65	37.59	35-39
40-44	19.81	25.49	29.52	32.41	38.34	42.52	48.54	40-44
45-49	26.66	34.20	39.50	43.25	50.55	56.55	64.00	45-49
50	29.50	37.79	43.60	47.68	55.43	62.23	70.16	50
51	31.30	40.08	46.21	50.52	58.61	65.90	74.18	51
52	33.17	42.45	48.91	53.44	61.85	69.68	78.30	52
53	35.08	44.87	51.67	56.42	65.11	73.50	82.42	53
54	37.06	47.35	54.49	59.46	68.40	77.39	86.59	54
55	39.05	49.87	57.35	62.54	71.72	81.33	90.79	55
56	41.09	52.43	60.25	65.66	75.05	85.31	95.00	56
57	43.14	55.01	63.17	68.81	78.38	89.31	99.22	57
58	44.90	57.18	65.63	71.43	81.15	92.66	102.72	58
59	46.72	59.47	68.21	74.19	84.02	96.14	104.69	59
60	48.71	61.95	71.00	77.18	86.55	99.81	106.26	60
61	50.93	64.73	73.67	78.37	86.99	100.31	107.83	61
62	53.45	67.88	74.03	78.75	87.42	100.80	109.40	62
63	56.65	71.90	79.98	85.09	94.45	108.91	118.50	63
64	60.23	76.38	85.93	91.42	101.48	117.01	127.60	64
65	64.16	81.34	91.88	97.75	108.50	125.12	136.70	65
66	68.46	86.74	97.84	104.08	115.54	133.23	145.80	66
67	73.12	92.60	103.79	110.41	122.55	141.33	154.90	67
68	76.81	97.21	110.86	119.95	132.67	154.44	167.94	68
69	81.18	102.69	117.06	126.61	139.81	162.94	176.97	69
70	86.56	109.46	124.72	134.86	148.69	173.49	188.21	70
71	93.25	117.93	134.35	145.23	159.91	186.76	202.41	71
72	101.63	128.53	146.40	158.24	174.03	203.42	220.29	72
73	114.52	144.87	165.04	177.86	196.20	227.67	245.77	73
74	129.10	163.37	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.54	29.98	34.09	37.40	42.65	48.55	53.99	18-34
35-39	30.81	37.77	42.97	47.09	53.46	61.06	67.67	35-39
40-44	39.42	48.51	55.21	60.40	68.27	78.23	86.43	40-44
45-49	51.76	63.93	72.75	79.49	89.47	102.83	113.25	45-49
50	60.08	74.27	84.51	92.27	103.51	119.26	131.02	50
51	64.57	79.84	90.85	99.18	111.16	128.16	140.71	51
52	69.05	85.45	97.23	106.12	118.83	137.09	150.41	52
53	72.99	90.40	102.90	112.28	125.64	145.02	159.03	53
54	76.85	95.29	108.48	118.35	132.33	152.83	167.50	54
55	80.66	100.12	114.00	124.34	138.92	160.54	175.85	55
56	84.44	104.91	119.47	130.29	145.44	168.17	184.10	56
57	88.20	109.69	124.94	136.20	151.91	175.76	192.29	57
58	91.39	113.76	129.57	141.19	157.33	182.15	199.16	58
59	94.74	118.03	134.43	146.43	162.99	188.85	206.32	59
60	98.40	122.69	139.73	152.02	169.17	196.02	214.14	60
61	102.54	127.94	145.55	158.00	175.93	203.68	222.62	61
62	107.29	133.96	151.88	164.82	183.34	212.41	228.31	62
63	113.57	141.89	161.43	175.13	194.58	225.60	246.24	63
64	120.60	150.75	171.65	186.42	206.52	240.08	261.43	64
65	128.35	160.53	182.78	198.67	219.61	255.75	278.00	65
66	136.81	171.20	194.92	211.82	233.91	272.60	296.08	66
67	145.95	182.72	208.04	225.87	249.36	290.66	315.64	67
68	154.71	193.76	220.61	239.62	264.20	308.25	334.43	68
69	164.34	205.91	234.48	254.61	280.56	327.48	355.13	69
70	175.09	219.50	249.96	271.35	298.82	348.96	378.25	70
71	187.19	234.78	267.42	290.21	319.39	373.15	404.30	71
72	200.85	252.09	287.19	311.58	342.67	400.56	433.77	72
73	218.22	274.14	312.38	338.91	372.59	435.65	471.65	73
74	237.14	298.19	339.87	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.23	18.39	21.41	23.63	28.63	31.21	36.24	18-34
35-39	18.34	23.65	27.47	30.24	36.23	39.81	45.85	35-39
40-44	24.03	30.91	35.81	39.31	46.56	51.60	58.94	40-44
45-49	32.03	41.10	47.49	52.01	60.88	68.03	77.06	45-49
50	35.24	45.17	52.14	57.03	66.39	74.47	84.03	50
51	37.31	47.80	55.14	60.29	70.05	78.69	88.67	51
52	39.43	50.49	58.22	63.64	73.77	83.01	93.38	52
53	41.59	53.23	61.33	67.00	77.45	87.31	98.03	53
54	43.79	56.00	64.48	70.40	81.12	91.68	102.69	54
55	46.01	58.79	67.66	73.82	84.82	96.05	107.36	55
56	48.25	61.60	70.86	77.26	88.49	100.44	112.00	56
57	50.48	64.42	74.03	80.70	92.13	104.80	116.61	57
58	52.36	66.76	76.68	83.52	95.09	108.40	120.37	58
59	54.30	69.19	79.43	86.46	98.16	112.12	124.25	59
60	56.40	71.82	82.40	89.63	101.48	116.14	128.45	60
61	58.75	74.77	85.71	93.13	105.14	120.50	133.04	61
62	61.42	78.11	89.26	96.86	108.47	125.08	135.49	62
63	64.86	82.43	94.38	102.42	115.02	132.34	145.49	63
64	68.69	87.24	99.84	108.35	121.29	139.96	153.53	64
65	72.90	92.56	105.85	114.82	128.21	148.22	162.29	65
66	77.49	98.34	112.41	121.87	135.78	157.22	171.88	66
67	82.45	104.59	119.50	129.51	143.99	166.98	182.26	67
68	86.34	109.48	125.02	135.44	150.31	174.53	190.27	68
69	90.94	115.26	131.58	142.48	157.88	183.54	199.86	69
70	96.58	122.39	139.66	151.21	167.30	194.70	211.77	70
71	103.61	131.29	149.81	162.15	179.19	208.72	226.82	71
72	112.40	142.43	162.50	175.87	194.15	226.32	245.75	72
73	125.97	159.70	182.25	197.25	217.77	253.84	275.66	73
74	141.30	179.22	204.58	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.66	174.09	201.02	220.37	57
58	103.89	129.64	147.85	161.02	179.92	207.89	227.75	58
59	107.45	134.18	153.03	166.60	185.96	215.03	235.39	59
60	111.31	139.12	158.65	172.65	192.52	222.79	243.69	60
61	115.68	144.67	164.97	179.45	199.88	231.49	253.01	61
62	120.69	151.05	172.24	187.29	208.38	241.53	263.76	62
63	127.43	159.56	181.93	197.78	219.77	254.96	278.19	63
64	134.95	169.07	192.77	209.51	232.54	270.00	294.36	64
65	143.23	179.54	204.71	222.44	246.62	286.59	312.19	65
66	152.23	190.92	217.68	236.51	261.96	304.62	331.59	66
67	161.91	203.15	231.64	251.64	278.47	324.04	352.49	67
68	171.07	214.73	244.85	265.98	294.18	342.46	372.38	68
69	181.11	227.44	259.37	281.74	311.44	362.69	394.22	69
70	192.29	241.61	275.55	299.31	330.66	385.24	418.56	70
71	204.85	257.54	293.77	319.07	352.29	410.61	445.93	71
72	219.05	275.57	314.40	341.44	376.73	439.33	476.88	72
73	237.23	298.73	340.91	370.25	408.37	476.35	516.94	73
74	257.02	323.95	369.79	401.60	442.70	516.59	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	129.02	56
57	57.81	73.84	84.91	92.59	105.87	120.30	134.01	57
58	59.82	76.33	87.73	95.61	109.03	124.15	138.02	58
59	61.88	78.91	90.65	98.73	112.29	128.09	142.14	59
60	64.10	81.70	93.79	102.09	115.80	132.35	146.58	60
61	66.57	84.81	97.29	105.86	119.72	137.13	151.54	61
62	69.39	88.34	101.30	110.14	124.23	142.56	157.25	62
63	73.07	92.97	106.54	115.77	130.22	149.75	164.85	63
64	77.15	98.11	112.38	122.05	136.95	157.77	173.35	64
65	81.64	103.79	118.81	128.98	144.37	166.61	182.74	65
66	86.52	109.94	125.80	136.51	152.48	176.23	193.01	66
67	91.78	116.58	133.35	144.65	161.24	186.63	204.11	67
68	95.88	121.74	139.19	150.92	167.95	194.63	212.60	68
69	100.70	127.83	146.10	158.35	175.96	204.14	222.74	69
70	106.62	135.31	154.60	167.55	185.91	215.92	235.33	70
71	113.97	144.66	165.27	179.07	198.47	230.68	251.22	71
72	123.16	156.34	178.61	193.52	214.27	249.23	271.22	72
73	137.42	174.53	199.46	216.12	239.35	278.36	302.98	73
74	153.51	195.07	223.01	241.68	267.65	311.26	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.26	12.09	13.56	15.20	16.94	19.62	21.45	18-34
35-39	12.37	14.68	16.48	18.39	20.45	23.71	25.89	35-39
40-44	15.94	19.05	21.44	23.80	26.39	30.67	33.41	40-44
45-49	21.92	26.39	29.71	32.86	36.31	42.30	45.97	45-49
50	28.18	33.97	38.22	42.17	46.44	54.23	58.77	50
51	31.15	37.57	42.30	46.63	51.28	59.95	64.92	51
52	34.14	41.22	46.42	51.12	56.19	65.73	71.13	52
53	36.60	44.30	49.92	54.91	60.35	70.58	76.38	53
54	39.05	47.36	53.40	58.69	64.47	75.42	81.61	54
55	41.51	50.48	56.95	62.51	68.66	80.33	86.90	55
56	44.04	53.68	60.59	66.43	72.91	85.36	92.30	56
57	46.66	56.99	64.36	70.51	77.35	90.58	97.90	57
58	49.18	60.19	67.98	74.40	81.57	95.57	102.92	58
59	51.93	63.66	71.93	78.66	86.15	101.01	108.25	59
60	55.02	67.54	76.31	82.79	91.25	106.30	114.22	60
61	58.50	71.93	80.52	85.95	95.82	110.36	119.43	61
62	62.48	76.93	83.54	89.17	98.98	114.14	123.36	62
63	67.39	83.06	93.21	99.46	110.70	127.64	138.03	63
64	72.90	89.96	101.65	109.83	120.43	140.96	150.45	64
65	79.06	97.65	110.35	120.21	130.64	154.08	163.16	65
66	85.88	106.17	119.98	130.60	141.85	167.35	177.15	66
67	93.38	115.54	130.57	141.21	154.13	181.18	192.48	67
68	100.96	124.98	141.27	153.39	166.53	196.50	208.36	68
69	109.41	135.53	153.23	166.12	180.25	212.77	225.98	69
70	118.92	147.40	166.69	180.47	195.71	231.12	245.71	70
71	129.65	160.81	181.91	196.70	213.22	251.89	267.91	71
72	141.77	176.00	199.14	215.12	233.08	275.43	292.94	72
73	156.63	194.68	220.33	237.97	257.65	304.69	323.05	73
74	172.95	215.19	243.62	262.32	283.02	335.49	356.08	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.09	6.61	7.73	8.55	10.43	11.31	13.20	18-34
35-39	6.61	8.56	9.97	10.99	13.22	14.49	16.74	35-39
40-44	9.19	11.84	13.72	15.09	17.90	19.82	22.67	40-44
45-49	13.33	17.10	19.76	21.64	25.30	28.29	32.04	45-49
50	15.41	19.73	22.74	24.89	28.94	32.48	36.62	50
51	16.61	21.25	24.48	26.76	31.04	34.91	39.28	51
52	17.88	22.86	26.32	28.76	33.27	37.49	42.11	52
53	19.27	24.62	28.32	30.91	35.61	40.24	45.07	53
54	20.75	26.46	30.40	33.16	38.06	43.13	48.17	54
55	22.28	28.39	32.60	35.52	40.60	46.15	51.38	55
56	23.90	30.40	34.89	37.97	43.22	49.27	54.65	56
57	25.57	32.50	37.25	40.51	45.92	52.51	57.64	57
58	27.08	34.39	39.38	42.77	48.27	55.40	61.18	58
59	28.70	36.41	41.64	45.21	50.65	58.50	64.41	59
60	30.48	38.61	44.14	47.87	53.28	61.79	67.96	60
61	32.47	41.10	46.93	50.44	55.98	64.56	71.41	61
62	34.71	43.91	48.91	52.04	57.76	66.60	73.98	62
63	37.44	47.32	53.94	57.83	64.04	74.02	81.94	63
64	40.50	51.12	58.22	62.89	69.02	80.72	88.12	64
65	43.89	55.35	62.97	68.03	74.52	87.31	94.98	65
66	47.60	60.00	68.21	73.64	80.53	94.50	102.53	66
67	51.65	65.08	73.94	79.78	87.09	102.33	108.73	67
68	54.94	69.18	78.56	84.70	92.61	108.76	115.60	68
69	58.88	74.08	84.08	90.62	99.07	116.31	123.74	69
70	63.75	80.16	90.93	97.97	106.93	125.69	133.76	70
71	69.82	87.78	99.55	107.22	116.87	137.51	146.22	71
72	77.41	97.32	110.34	118.82	129.34	152.31	161.70	72
73	88.90	111.80	126.76	136.50	147.92	174.75	185.59	73
74	101.94	128.24	145.32	155.91	168.75	199.44	212.61	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.12	14.43	16.27	18.11	20.44	23.46	25.89	18-34
35-39	14.80	17.73	20.01	22.19	24.99	28.71	31.63	35-39
40-44	19.22	23.16	26.19	28.94	32.45	37.41	41.09	40-44
45-49	26.43	32.07	36.26	39.96	44.62	51.59	56.50	45-49
50	33.29	40.44	45.70	50.27	55.94	64.83	70.79	50
51	36.61	44.49	50.31	55.30	61.43	71.29	77.78	51
52	39.95	48.59	54.96	60.36	67.02	77.83	84.84	52
53	42.77	52.14	59.00	64.75	71.87	83.45	90.96	53
54	45.58	55.66	63.02	69.13	76.67	89.07	97.06	54
55	48.39	59.24	67.10	73.54	81.54	94.74	103.20	55
56	51.27	62.89	71.26	78.03	86.43	100.52	109.42	56
57	54.22	66.62	75.52	82.66	91.50	106.45	115.81	57
58	56.97	70.13	79.50	86.93	96.15	111.94	121.05	58
59	59.94	73.90	83.81	91.57	101.16	117.87	126.45	59
60	63.27	78.09	88.56	96.10	106.71	123.67	132.50	60
61	67.01	82.83	93.16	99.69	111.49	128.29	137.79	61
62	71.27	88.21	96.64	103.40	114.78	132.36	141.79	62
63	76.63	94.92	106.98	114.41	127.59	147.11	157.63	63
64	82.61	102.45	116.15	125.59	138.40	161.51	171.21	64
65	89.28	110.81	125.64	136.82	149.70	175.73	185.08	65
66	96.63	120.02	136.08	148.11	161.99	190.17	200.24	66
67	104.67	130.09	147.49	159.64	175.35	205.20	216.73	67
68	112.67	140.10	158.87	172.61	188.78	221.56	234.09	68
69	121.55	151.24	171.53	186.17	203.47	238.91	253.18	69
70	131.53	163.74	185.74	201.41	219.97	258.42	274.39	70
71	142.77	177.84	201.79	218.60	238.61	280.46	298.06	71
72	155.46	193.81	219.94	238.08	259.73	305.39	324.57	72
73	171.10	213.57	242.41	262.37	285.83	336.54	355.62	73
74	188.26	235.22	267.07	287.72	311.21	368.00	389.59	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.17	8.02	9.41	10.41	12.81	13.81	16.21	18-34
35-39	8.06	10.46	12.21	13.48	16.35	17.82	20.70	35-39
40-44	11.19	14.45	16.78	18.49	22.11	24.35	28.01	40-44
45-49	16.11	20.71	23.99	26.32	31.01	34.48	39.28	45-49
50	18.54	23.79	27.48	30.14	35.33	39.42	44.70	50
51	19.94	25.57	29.52	32.33	37.81	42.28	47.84	51
52	21.40	27.43	31.66	34.66	40.42	45.28	51.16	52
53	22.98	29.44	33.95	37.13	43.10	48.44	54.55	53
54	24.65	31.51	36.30	39.67	45.89	51.72	58.08	54
55	26.35	33.68	38.77	42.33	48.76	55.12	61.70	55
56	28.16	35.92	41.34	45.07	51.69	58.60	65.32	56
57	30.00	38.24	43.95	47.89	54.69	62.20	68.25	57
58	31.65	40.32	46.29	50.37	57.22	65.38	72.59	58
59	33.41	42.51	48.74	53.04	59.67	68.77	76.12	59
60	35.34	44.89	51.46	55.93	62.37	72.27	79.98	60
61	37.48	47.59	54.48	58.69	65.13	75.12	83.77	61
62	39.89	50.62	56.71	60.35	66.98	77.23	86.73	62
63	42.85	54.33	62.10	66.66	73.84	85.32	95.22	63
64	46.16	58.46	66.76	72.24	79.39	92.68	101.99	64
65	49.83	63.04	71.91	77.87	85.47	99.94	109.49	65
66	53.82	68.07	77.59	83.95	92.06	107.80	117.72	66
67	58.16	73.54	83.78	90.60	99.20	116.29	122.56	67
68	61.68	77.93	88.75	95.90	105.46	123.37	130.23	68
69	65.87	83.16	94.66	102.25	112.56	131.48	139.16	69
70	71.04	89.63	101.96	110.10	121.01	141.52	149.98	70
71	77.45	97.71	111.13	119.97	131.66	154.14	163.23	71
72	85.47	107.83	122.60	132.32	145.01	169.92	179.51	72
73	97.62	123.21	140.10	151.21	164.37	193.72	204.77	73
74	111.40	140.64	159.75	171.26	185.79	219.09	233.18	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	16.77	18.98	21.02	23.94	27.30	30.33	18-34
35-39	17.23	20.78	23.54	25.99	29.53	33.71	37.37	35-39
40-44	22.50	27.27	30.94	34.08	38.51	44.15	48.77	40-44
45-49	30.94	37.75	42.81	47.06	52.93	60.88	67.03	45-49
50	38.40	46.91	53.18	58.37	65.44	75.43	82.81	50
51	42.07	51.41	58.32	63.97	71.58	82.63	90.64	51
52	45.76	55.96	63.50	69.60	77.85	89.93	98.55	52
53	48.94	59.98	68.08	74.59	83.39	96.32	105.54	53
54	52.11	63.96	72.64	79.57	88.87	102.72	112.51	54
55	55.27	68.00	77.25	84.57	94.42	109.15	119.50	55
56	58.50	72.10	81.93	89.63	99.95	115.68	126.54	56
57	61.78	76.25	86.68	94.81	105.65	122.32	133.72	57
58	64.76	80.07	91.02	99.46	110.73	128.31	139.18	58
59	67.95	84.14	95.69	104.48	116.17	134.73	144.65	59
60	71.52	88.64	100.81	109.41	122.17	141.04	150.78	60
61	75.52	93.73	105.80	113.43	127.16	146.22	156.15	61
62	80.06	99.49	109.74	117.63	130.58	150.58	160.22	62
63	85.87	106.78	120.75	129.36	144.48	166.58	177.23	63
64	92.32	114.94	130.65	141.35	156.37	182.06	191.97	64
65	99.50	123.97	140.93	153.43	168.76	197.38	207.00	65
66	107.38	133.87	152.18	165.62	182.13	212.99	223.33	66
67	115.96	144.64	164.41	178.07	196.57	229.22	240.98	67
68	124.38	155.22	176.47	191.83	211.03	246.62	259.82	68
69	133.69	166.95	189.83	206.22	226.69	265.05	280.38	69
70	144.14	180.08	204.79	222.35	244.23	285.72	303.07	70
71	155.89	194.87	221.67	240.50	264.00	309.03	328.21	71
72	169.15	211.62	240.74	261.04	286.38	335.35	356.20	72
73	185.57	232.46	264.49	286.77	314.01	368.39	388.19	73
74	203.57	255.25	290.52	313.12	339.40	400.51	423.10	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.43	11.09	12.27	15.19	16.31	19.22	18-34
35-39	9.51	12.36	14.45	15.97	19.48	21.15	24.66	35-39
40-44	13.19	17.06	19.84	21.89	26.32	28.88	33.35	40-44
45-49	18.89	24.32	28.22	31.00	36.72	40.67	46.52	45-49
50	21.67	27.85	32.22	35.39	41.72	46.36	52.78	50
51	23.27	29.89	34.56	37.90	44.58	49.65	56.40	51
52	24.92	32.00	37.00	40.56	47.57	53.07	60.21	52
53	26.69	34.26	39.58	43.35	50.59	56.64	64.03	53
54	28.55	36.56	42.20	46.18	53.72	60.31	67.99	54
55	30.42	38.97	44.94	49.14	56.92	64.09	72.02	55
56	32.42	41.44	47.79	52.17	60.16	67.93	75.99	56
57	34.43	43.98	50.65	55.27	63.46	71.89	78.86	57
58	36.22	46.25	53.20	57.97	66.17	75.36	84.00	58
59	38.12	48.61	55.84	60.87	68.69	79.04	87.83	59
60	40.20	51.17	58.78	63.99	71.46	82.75	92.00	60
61	42.49	54.08	62.03	66.94	74.28	85.68	96.13	61
62	45.07	57.33	64.51	68.66	76.20	87.86	99.48	62
63	48.26	61.34	70.26	75.49	83.64	96.62	108.50	63
64	51.82	65.80	75.30	81.59	89.76	104.64	115.86	64
65	55.77	70.73	80.85	87.71	96.42	112.57	124.00	65
66	60.04	76.14	86.97	94.26	103.59	121.10	132.91	66
67	64.67	82.00	93.62	101.42	111.31	130.25	136.39	67
68	68.42	86.68	98.94	107.10	118.31	137.98	144.86	68
69	72.86	92.24	105.24	113.88	126.05	146.65	154.58	69
70	78.33	99.10	112.99	122.23	135.09	157.35	166.20	70
71	85.08	107.64	122.71	132.72	146.45	170.77	180.24	71
72	93.53	118.34	134.86	145.82	160.68	187.53	197.32	72
73	106.34	134.62	153.44	165.92	180.82	212.69	223.95	73
74	120.86	153.04	174.18	186.61	202.83	238.74	253.75	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.84	19.11	21.69	23.93	27.44	31.14	34.77	18-34
35-39	19.66	23.83	27.07	29.79	34.07	38.71	43.11	35-39
40-44	25.78	31.38	35.69	39.22	44.57	50.89	56.45	40-44
45-49	35.45	43.43	49.36	54.16	61.24	70.17	77.56	45-49
50	43.51	53.38	60.66	66.47	74.94	86.03	94.83	50
51	47.53	58.33	66.33	72.64	81.73	93.97	103.50	51
52	51.57	63.33	72.04	78.84	88.68	102.03	112.26	52
53	55.11	67.82	77.16	84.43	94.91	109.19	120.12	53
54	58.64	72.26	82.26	90.01	101.07	116.37	127.96	54
55	62.15	76.76	87.40	95.60	107.30	123.56	135.80	55
56	65.73	81.31	92.60	101.23	113.47	130.84	143.66	56
57	69.34	85.88	97.84	106.96	119.80	138.19	151.63	57
58	72.55	90.01	102.54	111.99	125.31	144.68	157.31	58
59	75.96	94.38	107.57	117.39	131.18	151.59	162.85	59
60	79.77	99.19	113.06	122.72	137.63	158.41	169.06	60
61	84.03	104.63	118.44	127.17	142.83	164.15	174.51	61
62	88.85	110.77	122.84	131.86	146.38	168.80	178.65	62
63	95.11	118.64	134.52	144.31	161.37	186.05	196.83	63
64	102.03	127.43	145.15	157.11	174.34	202.61	212.73	64
65	109.72	137.13	156.22	170.04	187.82	219.03	228.92	65
66	118.13	147.72	168.28	183.13	202.27	235.81	246.42	66
67	127.25	159.19	181.33	196.50	217.79	253.24	265.23	67
68	136.09	170.34	194.07	211.05	233.28	271.68	285.55	68
69	145.83	182.66	208.13	226.27	249.91	291.19	307.58	69
70	156.75	196.42	223.84	243.29	268.49	313.02	331.75	70
71	169.01	211.90	241.55	262.40	289.39	337.60	358.36	71
72	182.84	229.43	261.54	284.00	313.03	365.31	387.83	72
73	200.04	251.35	286.57	311.17	342.19	400.24	420.76	73
74	218.88	275.28	313.97	338.52	367.59	433.02	456.61	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.33	10.84	12.77	14.13	17.57	18.81	22.23	18-34
35-39	10.96	14.26	16.69	18.46	22.61	24.48	28.62	35-39
40-44	15.19	19.67	22.90	25.29	30.53	33.41	38.69	40-44
45-49	21.67	27.93	32.45	35.68	42.43	46.86	53.76	45-49
50	24.80	31.91	36.96	40.64	48.11	53.30	60.86	50
51	26.60	34.21	39.60	43.47	51.35	57.02	64.96	51
52	28.44	36.57	42.34	46.46	54.72	60.86	69.26	52
53	30.40	39.08	45.21	49.57	58.08	64.84	73.51	53
54	32.45	41.61	48.10	52.69	61.55	68.90	77.90	54
55	34.49	44.26	51.11	55.95	65.08	73.06	82.34	55
56	36.68	46.96	54.24	59.27	68.63	77.26	86.66	56
57	38.86	49.72	57.35	62.65	72.23	81.58	89.47	57
58	40.79	52.18	60.11	65.57	75.12	85.34	95.41	58
59	42.83	54.71	62.94	68.70	77.71	89.31	99.54	59
60	45.06	57.45	66.10	72.05	80.55	93.23	104.02	60
61	47.50	60.57	69.58	75.19	83.43	96.24	108.49	61
62	50.25	64.04	72.31	76.97	85.42	98.49	112.23	62
63	53.67	68.35	78.42	84.32	93.44	107.92	121.78	63
64	57.48	73.14	83.84	90.94	100.13	116.60	129.73	64
65	61.71	78.42	89.79	97.55	107.37	125.20	138.51	65
66	66.26	84.21	96.35	104.57	115.12	134.40	148.10	66
67	71.18	90.46	103.46	112.24	123.42	144.21	150.22	67
68	75.16	95.43	109.13	118.30	131.16	152.59	159.49	68
69	79.85	101.32	115.82	125.51	139.54	161.82	170.00	69
70	85.62	108.57	124.02	134.36	149.17	173.18	182.42	70
71	92.71	117.57	134.29	145.47	161.24	187.40	197.25	71
72	101.59	128.85	147.12	159.32	176.35	205.14	215.13	72
73	115.06	146.03	166.78	180.63	197.27	231.66	243.13	73
74	130.32	165.44	188.61	201.96	219.87	258.39	274.32	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.70	21.45	24.40	26.84	30.94	34.98	39.21	18-34
35-39	22.09	26.88	30.60	33.59	38.61	43.71	48.85	35-39
40-44	29.06	35.49	40.44	44.36	50.63	57.63	64.13	40-44
45-49	39.96	49.11	55.91	61.26	69.55	79.46	88.09	45-49
50	48.62	59.85	68.14	74.57	84.44	96.63	106.85	50
51	52.99	65.25	74.34	81.31	91.88	105.31	116.36	51
52	57.38	70.70	80.58	88.08	99.51	114.13	125.97	52
53	61.28	75.66	86.24	94.27	106.43	122.06	134.70	53
54	65.17	80.56	91.88	100.45	113.27	130.02	143.41	54
55	69.03	85.52	97.55	106.63	120.18	137.97	152.10	55
56	72.96	90.52	103.27	112.83	126.99	146.00	160.78	56
57	76.90	95.51	109.00	119.11	133.95	154.06	169.54	57
58	80.34	99.95	114.06	124.52	139.89	161.05	175.44	58
59	83.97	104.62	119.45	130.30	146.19	168.45	181.05	59
60	88.02	109.74	125.31	136.03	153.09	175.78	187.34	60
61	92.54	115.53	131.08	140.91	158.50	182.08	192.87	61
62	97.64	122.05	135.94	146.09	162.18	187.02	197.08	62
63	104.35	130.50	148.29	159.26	178.26	205.52	216.43	63
64	111.74	139.92	159.65	172.87	192.31	223.16	233.49	64
65	119.94	150.29	171.51	186.65	206.88	240.68	250.84	65
66	128.88	161.57	184.38	200.64	222.41	258.63	269.51	66
67	138.54	173.74	198.25	214.93	239.01	277.26	289.48	67
68	147.80	185.46	211.67	230.27	255.53	296.74	311.28	68
69	157.97	198.37	226.43	246.32	273.13	317.33	334.78	69
70	169.36	212.76	242.89	264.23	292.75	340.32	360.43	70
71	182.13	228.93	261.43	284.30	314.78	366.17	388.51	71
72	196.53	247.24	282.34	306.96	339.68	395.27	419.46	72
73	214.51	270.24	308.65	335.57	370.37	432.09	453.33	73
74	234.19	295.31	337.42	363.92	395.78	465.53	490.12	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	12.25	14.45	15.99	19.95	21.31	25.24	18-34
35-39	12.41	16.16	18.93	20.95	25.74	27.81	32.58	35-39
40-44	17.19	22.28	25.96	28.69	34.74	37.94	44.03	40-44
45-49	24.45	31.54	36.68	40.36	48.14	53.05	61.00	45-49
50	27.93	35.97	41.70	45.89	54.50	60.24	68.94	50
51	29.93	38.53	44.64	49.04	58.12	64.39	73.52	51
52	31.96	41.14	47.68	52.36	61.87	68.65	78.31	52
53	34.11	43.90	50.84	55.79	65.57	73.04	82.99	53
54	36.35	46.66	54.00	59.20	69.38	77.49	87.81	54
55	38.56	49.55	57.28	62.76	73.24	82.03	92.66	55
56	40.94	52.48	60.69	66.37	77.10	86.59	97.33	56
57	43.29	55.46	64.05	70.03	81.00	91.27	100.08	57
58	45.36	58.11	67.02	73.17	84.07	95.32	106.82	58
59	47.54	60.81	70.04	76.53	86.73	99.58	111.25	59
60	49.92	63.73	73.42	80.11	89.64	103.71	116.04	60
61	52.51	67.06	77.13	83.44	92.58	106.80	120.85	61
62	55.43	70.75	80.11	85.28	94.64	109.12	124.98	62
63	59.08	75.36	86.58	93.15	103.24	119.22	135.06	63
64	63.14	80.48	92.38	100.29	110.50	128.56	143.60	64
65	67.65	86.11	98.73	107.39	118.32	137.83	153.02	65
66	72.48	92.28	105.73	114.88	126.65	147.70	163.29	66
67	77.69	98.92	113.30	123.06	135.53	158.17	164.05	67
68	81.90	104.18	119.32	129.50	144.01	167.20	174.12	68
69	86.84	110.40	126.40	137.14	153.03	176.99	185.42	69
70	92.91	118.04	135.05	146.49	163.25	189.01	198.64	70
71	100.34	127.50	145.87	158.22	176.03	204.03	214.26	71
72	109.65	139.36	159.38	172.82	192.02	222.75	232.94	72
73	123.78	157.44	180.12	195.34	213.72	250.63	262.31	73
74	139.78	177.84	203.04	217.31	236.91	278.04	294.89	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.56	23.79	27.11	29.75	34.44	38.82	43.65	18-34
35-39	24.52	29.93	34.13	37.39	43.15	48.71	54.59	35-39
40-44	32.34	39.60	45.19	49.50	56.69	64.37	71.81	40-44
45-49	44.47	54.79	62.46	68.36	77.86	88.75	98.62	45-49
50	53.73	66.32	75.62	82.67	93.94	107.23	118.87	50
51	58.45	72.17	82.35	89.98	102.03	116.65	129.22	51
52	63.19	78.07	89.12	97.32	110.34	126.23	139.68	52
53	67.45	83.50	95.32	104.11	117.95	134.93	149.28	53
54	71.70	88.86	101.50	110.89	125.47	143.67	158.86	54
55	75.91	94.28	107.70	117.66	133.06	152.38	168.40	55
56	80.19	99.73	113.94	124.43	140.51	161.16	177.90	56
57	84.46	105.14	120.16	131.26	148.10	169.93	187.45	57
58	88.13	109.89	125.58	137.05	154.47	177.42	193.57	58
59	91.98	114.86	131.33	143.21	161.20	185.31	199.25	59
60	96.27	120.29	137.56	149.34	168.55	193.15	205.62	60
61	101.05	126.43	143.72	154.65	174.17	200.01	211.23	61
62	106.43	133.33	149.04	160.32	177.98	205.24	215.51	62
63	113.59	142.36	162.06	174.21	195.15	224.99	236.03	63
64	121.45	152.41	174.15	188.63	210.28	243.71	254.25	64
65	130.16	163.45	186.80	203.26	225.94	262.33	272.76	65
66	139.63	175.42	200.48	218.15	242.55	281.45	292.60	66
67	149.83	188.29	215.17	233.36	260.23	301.28	313.73	67
68	159.51	200.58	229.27	249.49	277.78	321.80	337.01	68
69	170.11	214.08	244.73	266.37	296.35	343.47	361.98	69
70	181.97	229.10	261.94	285.17	317.01	367.62	389.11	70
71	195.25	245.96	281.31	306.20	340.17	394.74	418.66	71
72	210.22	265.05	303.14	329.92	366.33	425.23	451.09	72
73	228.98	289.13	330.73	359.97	398.55	463.94	485.90	73
74	249.50	315.34	360.87	389.32	423.97	498.04	523.63	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.66	16.13	17.85	22.33	23.81	28.25	18-34
35-39	13.86	18.06	21.17	23.44	28.87	31.14	36.54	35-39
40-44	19.19	24.89	29.02	32.09	38.95	42.47	49.37	40-44
45-49	27.23	35.15	40.91	45.04	53.85	59.24	68.24	45-49
50	31.06	40.03	46.44	51.14	60.89	67.18	77.02	50
51	33.26	42.85	49.68	54.61	64.89	71.76	82.08	51
52	35.48	45.71	53.02	58.26	69.02	76.44	87.36	52
53	37.82	48.72	56.47	62.01	73.06	81.24	92.47	53
54	40.25	51.71	59.90	65.71	77.21	86.08	97.72	54
55	42.63	54.84	63.45	69.57	81.40	91.00	102.98	55
56	45.20	58.00	67.14	73.47	85.57	95.92	108.00	56
57	47.72	61.20	70.75	77.41	89.77	100.96	110.69	57
58	49.93	64.04	73.93	80.77	93.02	105.30	118.23	58
59	52.25	66.91	77.14	84.36	95.75	109.85	122.96	59
60	54.78	70.01	80.74	88.17	98.73	114.19	128.06	60
61	57.52	73.55	84.68	91.69	101.73	117.36	133.21	61
62	60.61	77.46	87.91	93.59	103.86	119.75	137.73	62
63	64.49	82.37	94.74	101.98	113.04	130.52	148.34	63
64	68.80	87.82	100.92	109.64	120.87	140.52	157.47	64
65	73.59	93.80	107.67	117.23	129.27	150.46	167.53	65
66	78.70	100.35	115.11	125.19	138.18	161.00	178.48	66
67	84.20	107.38	123.14	133.88	147.64	172.13	177.88	67
68	88.64	112.93	129.51	140.70	156.86	181.81	188.75	68
69	93.83	119.48	136.98	148.77	166.52	192.16	200.84	69
70	100.20	127.51	146.08	158.62	177.33	204.84	214.86	70
71	107.97	137.43	157.45	170.97	190.82	220.66	231.27	71
72	117.71	149.87	171.64	186.32	207.69	240.36	250.75	72
73	132.50	168.85	193.46	210.05	230.17	269.60	281.49	73
74	149.24	190.24	217.47	232.66	253.95	297.69	315.46	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.53	27.45	31.19	34.26	39.00	44.46	49.36	18-34
35-39	28.21	34.51	39.21	43.02	48.77	55.77	61.73	35-39
40-44	36.08	44.32	50.39	55.19	62.28	71.45	78.84	40-44
45-49	47.47	58.52	66.55	72.78	81.79	94.10	103.52	45-49
50	55.46	68.43	77.78	85.00	95.19	109.81	120.49	50
51	59.70	73.70	83.78	91.53	102.40	118.22	129.63	51
52	63.96	79.00	89.81	98.09	109.64	126.66	138.79	52
53	67.67	83.66	95.14	103.88	116.03	134.10	146.88	53
54	71.31	88.26	100.39	109.59	122.33	141.45	154.83	54
55	74.91	92.82	105.60	115.24	128.53	148.71	162.69	55
56	78.49	97.36	110.78	119.95	133.14	153.53	168.43	56
57	82.05	101.90	114.96	122.30	135.75	156.54	171.24	57
58	85.14	105.82	117.20	124.68	138.39	159.60	173.98	58
59	88.39	109.95	119.45	127.07	141.04	162.64	176.73	59
60	91.95	113.92	121.68	129.45	143.69	165.69	179.47	60
61	95.97	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	106.64	128.38	137.14	145.89	161.94	186.73	202.00	63
64	113.42	138.65	148.10	157.55	174.89	201.67	219.04	64
65	120.91	148.92	159.07	169.23	187.84	216.61	236.08	65
66	129.10	159.18	170.04	180.89	200.79	231.55	253.13	66
67	137.96	169.46	181.01	192.57	213.75	246.49	270.17	67
68	146.52	183.27	199.12	211.83	235.14	271.15	296.48	68
69	155.96	195.15	217.24	231.11	256.52	295.82	322.80	69
70	166.49	208.45	235.35	250.37	277.92	320.47	349.12	70
71	178.35	223.41	253.47	269.64	299.30	345.14	375.43	71
72	191.76	240.36	271.57	288.91	320.70	369.81	401.75	72
73	208.71	261.85	285.42	303.63	337.03	388.65	419.52	73
74	227.21	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	16.74	19.49	21.51	26.06	28.41	32.98	18-34
35-39	16.70	21.53	25.01	27.53	32.96	36.23	41.73	35-39
40-44	21.93	28.20	32.67	35.86	42.45	47.06	53.74	40-44
45-49	29.35	37.65	43.49	47.63	55.71	62.29	70.53	45-49
50	32.38	41.48	47.87	52.36	60.91	68.35	77.09	50
51	34.31	43.94	50.67	55.41	64.33	72.30	81.43	51
52	36.30	46.47	53.57	58.54	67.81	76.35	85.84	52
53	38.34	49.05	56.50	61.71	71.28	80.41	90.23	53
54	40.42	51.68	59.48	64.93	74.76	84.53	94.65	54
55	42.53	54.33	62.51	68.18	78.27	88.69	98.70	55
56	44.67	57.02	65.55	71.46	81.77	92.87	100.12	56
57	46.81	59.71	68.60	74.75	85.25	97.05	101.54	57
58	48.63	61.97	71.15	77.21	85.70	98.83	103.11	58
59	50.51	64.33	72.94	77.60	86.13	99.32	104.69	59
60	52.55	66.88	73.30	77.98	86.55	99.81	106.26	60
61	54.84	68.97	73.67	78.37	86.99	100.31	107.83	61
62	57.43	69.30	74.03	78.88	88.66	102.00	112.23	62
63	60.76	74.88	79.98	85.09	94.45	108.91	118.50	63
64	64.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	68.53	86.02	91.88	97.75	108.50	125.12	136.70	65
66	72.97	91.59	97.84	104.08	115.54	133.23	145.80	66
67	77.78	97.17	103.79	110.41	122.55	141.33	154.90	67
68	81.57	103.35	113.74	121.00	134.31	154.88	169.35	68
69	86.06	108.98	123.69	131.58	146.06	168.43	183.80	69
70	91.57	115.92	132.19	142.17	157.80	181.97	198.24	70
71	98.43	124.62	142.08	152.76	169.55	195.53	212.68	71
72	107.02	135.48	153.54	163.34	181.31	209.08	227.13	72
73	120.24	152.29	167.19	177.86	197.42	227.67	245.77	73
74	135.20	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.34	172.43	198.84	217.62	57
58	103.89	129.64	147.85	157.54	174.87	201.66	219.76	58
59	107.45	134.18	150.16	159.74	177.31	204.46	221.89	59
60	111.31	139.12	152.22	161.94	179.74	207.27	224.03	60
61	115.68	144.42	154.28	164.13	182.17	210.08	226.17	61
62	120.69	146.37	156.34	166.32	184.61	212.89	229.16	62
63	127.43	157.64	168.39	179.13	198.85	229.29	247.26	63
64	134.95	168.91	180.43	191.94	213.06	245.68	266.23	64
65	143.23	179.54	192.47	204.75	227.28	262.09	285.18	65
66	152.23	190.92	204.51	217.56	241.48	278.47	304.14	66
67	161.91	202.73	216.55	230.37	255.71	294.87	323.10	67
68	171.07	214.73	235.98	251.04	278.66	321.33	350.98	68
69	181.11	227.44	255.41	271.72	301.60	347.81	378.85	69
70	192.29	241.61	274.84	292.39	324.56	374.26	406.73	70
71	204.85	257.54	293.77	313.07	347.50	400.72	434.61	71
72	219.05	275.57	313.71	333.74	370.46	427.19	462.49	72
73	237.23	298.73	327.22	348.10	386.39	445.57	480.21	73
74	257.02	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	128.37	56
57	57.81	73.84	84.91	92.59	105.87	120.30	129.28	57
58	59.82	76.33	87.73	95.61	109.03	124.15	130.53	58
59	61.88	78.91	90.65	98.44	109.27	126.01	131.77	59
60	64.10	81.70	92.30	98.20	109.00	125.70	133.01	60
61	66.57	84.81	92.09	97.96	108.74	125.39	134.25	61
62	69.39	85.99	91.86	97.72	108.47	125.08	136.62	62
63	73.07	92.08	98.36	104.63	116.14	133.93	145.49	63
64	77.15	98.11	104.85	111.54	123.82	142.77	155.51	64
65	81.64	103.79	111.35	118.45	131.49	151.63	165.51	65
66	86.52	109.94	117.85	125.37	139.17	160.48	175.52	66
67	91.78	116.41	124.34	132.28	146.83	169.32	185.53	67
68	95.88	121.74	135.00	143.62	159.42	183.82	200.79	68
69	100.70	127.83	145.65	154.95	171.99	198.33	216.05	69
70	106.62	135.31	154.60	166.28	184.57	212.84	231.31	70
71	113.97	144.66	165.27	177.62	197.15	227.35	246.57	71
72	123.16	156.34	177.62	188.95	209.74	241.86	261.84	72
73	137.42	174.53	191.77	204.01	226.45	261.14	281.63	73
74	153.51	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	34.17	42.05	47.95	52.38	60.06	68.10	76.03	18-34
35-39	43.27	53.36	60.88	66.46	75.85	86.31	96.00	35-39
40-44	55.38	68.54	78.18	85.29	96.86	110.61	122.62	40-44
45-49	72.24	89.69	102.32	111.54	126.12	144.47	159.64	45-49
50	82.16	102.17	116.57	126.97	143.20	164.36	181.27	50
51	87.75	109.19	124.57	135.69	152.92	175.59	193.56	51
52	93.33	116.22	132.62	144.42	162.64	186.86	205.86	52
53	98.37	122.57	139.90	152.35	171.43	197.08	217.01	53
54	103.29	128.82	147.05	160.15	180.07	207.13	227.93	54
55	108.11	134.94	154.07	167.79	188.50	216.95	238.60	55
56	112.84	140.96	160.96	175.29	196.74	226.59	249.06	56
57	117.47	146.85	167.71	182.61	204.81	236.01	259.26	57
58	121.20	151.63	173.17	188.48	211.20	243.54	265.53	58
59	125.05	156.55	178.79	192.41	213.57	246.28	267.06	59
60	129.19	161.87	182.75	194.42	215.80	248.85	268.59	60
61	133.88	167.84	184.64	196.42	218.02	251.42	270.13	61
62	139.25	174.62	186.52	198.43	220.25	253.99	271.66	62
63	146.62	184.04	199.64	212.38	235.75	271.84	292.53	63
64	154.83	194.44	212.75	226.33	251.23	289.70	313.41	64
65	163.84	205.87	225.86	240.28	266.71	307.56	334.28	65
66	173.59	218.23	238.97	254.22	282.18	325.40	355.16	66
67	184.02	231.45	252.08	268.17	297.67	343.26	376.04	67
68	193.73	243.78	272.83	290.25	322.18	371.52	405.47	68
69	204.33	257.25	293.59	312.33	346.68	399.79	434.91	69
70	216.11	272.23	310.98	334.41	371.20	428.04	464.35	70
71	229.31	289.05	330.26	356.49	395.70	456.30	493.78	71
72	244.25	308.08	352.09	378.57	420.22	484.57	523.22	72
73	263.56	332.78	369.02	392.57	435.75	502.49	540.89	73
74	284.55	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.32	26.26	30.57	33.72	40.91	44.57	51.77	18-34
35-39	26.20	33.78	39.25	43.21	51.81	56.90	65.58	35-39
40-44	34.07	43.85	50.81	55.80	66.16	73.25	83.75	40-44
45-49	44.84	57.56	66.55	72.92	85.50	95.41	108.23	45-49
50	48.94	62.75	72.49	79.33	92.53	103.64	117.11	50
51	51.64	66.21	76.42	83.61	97.35	109.19	123.23	51
52	54.39	69.70	80.42	87.96	102.18	114.80	129.35	52
53	57.11	73.17	84.37	92.23	106.86	120.28	135.26	53
54	59.86	76.63	88.32	96.49	111.47	125.74	141.12	54
55	62.59	80.07	92.25	100.72	116.06	131.15	146.90	55
56	65.31	83.51	96.15	104.92	120.53	136.51	152.58	56
57	67.97	86.88	99.97	109.06	124.91	141.76	157.02	57
58	70.15	89.59	103.04	112.35	128.34	145.96	157.94	58
59	72.38	92.37	106.19	115.72	131.86	150.21	158.85	59
60	74.76	95.38	109.57	118.42	131.44	151.58	159.76	60
61	77.40	98.72	110.51	117.56	130.49	150.47	160.67	61
62	80.43	102.51	109.69	116.69	129.53	149.36	161.58	62
63	84.44	107.56	116.73	124.18	137.84	158.95	172.49	63
64	88.87	113.16	123.77	131.67	146.16	168.53	183.41	64
65	93.74	119.34	130.81	139.16	154.47	178.13	194.32	65
66	99.02	126.01	137.86	146.66	162.80	187.73	205.23	66
67	104.70	133.19	144.90	154.15	171.10	197.31	216.15	67
68	109.09	138.72	156.26	166.23	184.52	212.77	232.23	68
69	114.22	145.23	166.21	178.31	197.92	228.24	248.31	69
70	120.51	153.21	175.29	190.18	211.33	243.70	264.38	70
71	128.31	163.17	186.68	202.48	224.75	259.17	280.46	71
72	138.07	175.60	200.92	214.56	238.17	274.64	296.54	72
73	153.28	195.07	216.35	230.16	255.47	294.61	317.49	73
74	170.42	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.18	14.14	15.73	17.81	19.49	22.86	24.66	18-34
35-39	14.40	16.86	18.79	21.15	23.08	27.14	29.21	35-39
40-44	18.36	21.66	24.19	27.06	29.48	34.70	37.31	40-44
45-49	25.25	30.04	33.59	37.35	40.60	47.86	51.39	45-49
50	33.63	40.09	44.84	49.69	53.87	63.63	68.19	50
51	37.38	44.61	49.92	55.25	59.86	70.74	75.78	51
52	41.07	49.08	54.93	60.73	65.78	77.75	83.26	52
53	43.75	52.42	58.70	64.79	70.18	82.95	88.83	53
54	46.28	55.62	62.33	68.68	74.40	87.94	94.17	54
55	48.76	58.75	65.88	72.49	78.52	92.81	99.40	55
56	51.22	61.89	69.46	75.69	82.65	96.88	104.46	56
57	53.76	65.12	72.51	77.14	85.62	98.74	106.92	57
58	56.27	68.31	75.14	79.93	88.72	102.31	110.44	58
59	59.02	71.79	77.76	82.72	91.82	105.88	113.96	59
60	62.13	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	80.83	96.61	103.21	109.79	121.87	140.53	150.99	64
65	87.38	104.84	111.99	119.14	132.25	152.50	164.22	65
66	94.65	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	110.73	136.04	145.31	154.59	171.60	197.88	213.89	68
69	119.73	147.49	161.05	171.33	190.17	219.31	237.08	69
70	129.79	160.01	176.78	188.07	208.76	240.73	260.27	70
71	141.06	174.05	192.52	204.81	227.34	262.15	283.46	71
72	153.70	189.83	208.26	221.55	245.92	283.58	306.65	72
73	169.14	209.15	227.81	242.35	269.01	310.21	332.01	73
74	185.97	230.22	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.81	7.54	8.78	9.70	11.66	12.79	14.76	18-34
35-39	7.49	9.65	11.20	12.33	14.64	16.19	18.53	35-39
40-44	10.43	13.38	15.46	16.95	19.85	22.18	25.13	40-44
45-49	15.30	19.56	22.51	24.59	28.40	32.04	35.95	45-49
50	17.91	22.85	26.24	28.63	32.87	37.23	41.61	50
51	19.34	24.64	28.29	30.84	35.32	40.09	44.72	51
52	20.82	26.52	30.43	33.14	37.87	43.05	47.93	52
53	22.36	28.45	32.61	35.49	40.40	46.05	51.14	53
54	23.96	30.44	34.86	37.90	43.00	49.14	54.43	54
55	25.62	32.50	37.18	40.39	45.65	52.31	57.07	55
56	27.32	34.62	39.56	42.66	47.35	54.61	58.88	56
57	29.06	36.80	41.16	43.79	48.60	56.06	60.69	57
58	30.61	38.70	42.62	45.34	50.32	58.04	62.94	58
59	32.24	40.72	44.07	46.89	52.05	60.02	65.19	59
60	34.05	42.63	45.53	48.44	53.77	62.00	67.44	60
61	36.07	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.31	49.83	53.23	56.63	62.86	72.49	78.83	63
64	44.57	54.30	57.99	61.70	68.49	78.97	85.73	64
65	48.17	58.77	62.77	66.78	74.13	85.48	92.63	65
66	52.13	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.43	67.70	72.32	76.93	85.39	98.47	106.43	67
68	59.88	75.05	80.69	85.83	95.27	109.86	118.75	68
69	63.97	80.14	89.03	94.72	105.14	121.25	131.07	69
70	69.04	86.44	97.40	103.62	113.55	132.63	143.40	70
71	75.34	94.32	105.76	112.51	123.67	144.01	155.72	71
72	83.23	104.18	114.13	121.41	134.77	155.41	168.04	72
73	95.34	119.36	131.01	139.38	154.71	178.41	190.93	73
74	109.01	136.54	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.08	16.34	18.16	20.58	22.50	26.41	28.49	18-34
35-39	16.64	19.48	21.70	24.43	26.66	31.34	33.75	35-39
40-44	21.21	25.03	27.94	31.26	34.05	40.09	43.10	40-44
45-49	29.18	34.70	38.80	43.15	46.90	55.30	59.36	45-49
50	38.93	46.41	51.91	57.52	62.35	73.65	78.92	50
51	43.24	51.61	57.75	63.92	69.26	81.84	87.66	51
52	47.44	56.70	63.45	70.15	75.98	89.81	96.18	52
53	50.37	60.35	67.59	74.60	80.80	95.50	102.28	53
54	53.08	63.78	71.48	77.89	85.32	99.70	106.51	54
55	55.69	67.09	74.67	79.44	88.18	101.69	109.14	55
56	58.24	70.36	76.13	80.99	89.90	103.67	111.78	56
57	60.83	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.41	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.22	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	120.36	145.56	155.48	165.41	183.61	211.73	228.86	68
69	129.73	159.82	172.32	183.32	203.48	234.65	253.67	69
70	140.16	172.79	189.16	201.24	223.38	257.58	278.49	70
71	151.81	187.31	206.00	219.15	243.25	280.51	303.30	71
72	164.85	203.59	222.84	237.06	263.14	303.43	328.12	72
73	180.79	223.56	242.82	258.32	286.74	330.65	353.94	73
74	198.11	245.27	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.71	10.14	11.20	13.48	14.76	17.06	18-34
35-39	8.65	11.15	12.94	14.24	16.90	18.70	21.40	35-39
40-44	12.04	15.45	17.86	19.59	22.93	25.63	29.03	40-44
45-49	17.68	22.59	26.00	28.40	32.81	37.01	41.54	45-49
50	20.73	26.45	30.39	33.14	38.04	43.10	48.16	50
51	22.38	28.51	32.73	35.67	40.87	46.37	51.74	51
52	24.06	30.64	35.15	38.28	43.75	49.73	55.25	52
53	25.75	32.76	37.53	40.85	46.51	53.02	57.19	53
54	27.49	34.91	39.97	43.23	47.98	55.33	59.13	54
55	29.25	37.12	41.76	44.43	49.32	56.87	61.06	55
56	31.05	39.35	42.91	45.64	50.66	58.42	63.00	56
57	32.90	41.23	44.04	46.85	52.00	59.97	64.94	57
58	34.48	43.03	45.97	48.90	54.28	62.59	67.89	58
59	36.18	44.84	47.89	50.95	56.55	65.22	70.84	59
60	38.03	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.12	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.60	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.04	59.13	63.15	67.19	74.58	86.00	93.36	64
65	52.85	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.01	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	65.11	80.82	86.33	91.84	101.94	117.56	127.06	68
69	69.36	86.89	95.27	101.35	112.50	129.73	140.25	69
70	74.60	93.40	104.22	110.87	122.69	141.91	153.43	70
71	81.12	101.54	113.17	120.39	133.15	154.10	166.62	71
72	89.26	111.73	122.11	129.90	144.19	166.28	179.80	72
73	101.88	127.55	139.58	148.49	164.82	190.07	203.43	73
74	116.10	145.41	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.96	18.53	20.61	23.34	25.53	29.96	32.31	18-34
35-39	18.88	22.09	24.61	27.71	30.25	35.55	38.29	35-39
40-44	24.06	28.39	31.70	35.46	38.63	45.46	48.89	40-44
45-49	33.09	39.36	44.01	48.94	53.20	62.71	67.34	45-49
50	44.22	52.73	58.98	65.34	70.84	83.68	89.67	50
51	49.11	58.61	65.57	72.57	78.64	92.92	99.54	51
52	53.82	64.32	71.97	79.58	86.19	101.89	109.10	52
53	57.00	68.29	76.47	82.44	91.44	105.53	113.29	53
54	59.91	71.97	79.07	84.12	93.37	107.67	116.16	54
55	62.64	75.46	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	129.90	157.22	167.93	178.65	198.30	228.68	249.59	68
69	139.63	172.01	186.11	197.99	219.76	253.43	276.65	69
70	150.41	185.45	204.29	217.33	241.24	278.18	303.72	70
71	162.44	200.44	222.48	236.68	261.85	302.95	330.78	71
72	175.86	217.19	240.66	256.02	283.45	327.70	357.84	72
73	192.29	237.77	260.38	277.00	307.47	354.56	382.39	73
74	210.08	260.09	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.63	9.88	11.51	12.71	15.29	16.75	19.35	18-34
35-39	9.81	12.65	14.68	16.15	19.18	21.21	24.28	35-39
40-44	13.65	17.54	20.26	22.21	26.01	29.05	32.93	40-44
45-49	20.05	25.63	29.50	32.23	37.23	41.99	47.11	45-49
50	23.56	30.05	34.52	37.64	43.23	48.96	54.72	50
51	25.40	32.38	37.17	40.52	46.41	52.67	58.75	51
52	27.29	34.76	39.87	43.43	48.92	56.41	60.25	52
53	29.13	37.06	42.47	45.38	50.37	58.08	62.37	53
54	31.01	39.39	43.88	46.68	51.81	59.75	64.48	54
55	32.90	41.75	45.11	47.99	53.27	61.43	66.60	55
56	34.81	43.37	46.34	49.29	54.71	63.09	68.71	56
57	36.74	44.53	47.57	50.60	56.16	64.77	71.01	57
58	38.39	46.65	49.83	53.01	58.84	67.85	74.14	58
59	40.12	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.03	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.19	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	49.90	59.75	63.83	67.90	75.37	86.91	94.77	63
64	53.51	64.37	68.76	73.15	81.20	93.63	102.13	64
65	57.50	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.87	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	70.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	74.70	93.56	102.89	109.46	121.50	140.11	152.95	69
70	80.10	100.29	112.55	119.74	131.74	153.27	166.76	70
71	86.83	108.69	122.22	130.02	142.52	166.42	180.40	71
72	95.22	119.20	131.89	140.30	155.74	179.59	196.09	72
73	108.33	135.63	149.53	159.08	176.57	203.63	219.51	73
74	123.08	154.14	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(0306), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.07	10.53	11.72	13.27	14.51	17.04	18.37	18-34
35-39	10.73	12.56	13.99	15.75	17.19	20.21	21.76	35-39
40-44	13.68	16.13	18.02	20.16	21.95	25.84	27.78	40-44
45-49	18.81	22.37	25.02	27.82	30.24	35.65	38.27	45-49
50	24.07	28.69	32.08	35.55	38.54	45.53	48.78	50
51	26.81	31.98	35.78	39.61	42.91	50.72	54.32	51
52	29.56	35.32	39.52	43.70	47.33	55.95	59.92	52
53	31.75	38.05	42.61	47.03	50.95	60.22	64.48	53
54	33.93	40.76	45.69	50.35	54.54	64.46	69.03	54
55	36.14	43.54	48.83	53.72	58.20	68.78	73.67	55
56	38.41	46.41	52.09	57.22	61.97	73.25	78.45	56
57	40.80	49.42	55.51	60.89	65.95	77.96	83.47	57
58	43.19	52.44	58.91	64.02	69.90	81.95	88.48	58
59	45.83	55.74	62.66	66.75	74.09	85.44	93.34	59
60	48.80	59.46	65.31	69.48	77.12	88.93	97.20	60
61	52.16	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.67	74.29	79.44	84.51	93.81	108.17	118.43	63
64	65.93	80.84	88.43	94.07	104.42	120.41	131.93	64
65	71.83	88.17	97.42	103.64	115.04	132.66	145.44	65
66	78.39	96.33	106.42	113.21	125.66	144.91	158.94	66
67	85.66	105.38	115.41	122.78	136.29	157.16	172.44	67
68	93.13	114.64	129.05	139.45	150.55	178.50	190.56	68
69	101.50	125.02	140.79	152.42	163.85	194.74	207.41	69
70	110.92	136.76	154.05	166.46	178.90	212.67	226.46	70
71	121.59	150.03	169.06	182.40	195.99	233.02	248.09	71
72	133.65	165.07	186.08	200.51	215.40	256.14	272.66	72
73	148.34	183.43	206.86	221.54	239.44	283.57	303.10	73
74	164.49	203.64	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.33	5.62	6.53	7.22	8.69	9.52	11.00	18-34
35-39	5.58	7.20	8.34	9.18	10.89	12.06	13.80	35-39
40-44	7.76	9.96	11.52	12.62	14.78	16.51	18.71	40-44
45-49	11.39	14.57	16.77	18.32	21.15	23.87	26.78	45-49
50	12.81	16.35	18.78	20.49	23.53	26.65	29.78	50
51	13.86	17.67	20.28	22.11	25.33	28.74	32.05	51
52	14.99	19.08	21.89	23.85	27.25	30.99	34.49	52
53	16.24	20.66	23.67	25.76	29.34	33.44	37.13	53
54	17.58	22.34	25.57	27.80	31.54	36.04	39.92	54
55	19.00	24.10	27.57	29.95	33.84	38.79	42.84	55
56	20.49	25.97	29.68	32.21	36.26	41.67	45.89	56
57	22.06	27.92	31.87	34.56	38.77	44.68	49.07	57
58	23.49	29.70	33.88	36.70	41.03	47.39	51.93	58
59	25.03	31.62	36.04	39.01	43.41	50.06	54.69	59
60	26.73	33.74	38.21	40.65	45.12	52.03	56.87	60
61	28.66	36.11	39.66	42.19	46.83	54.00	59.05	61
62	30.82	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.42	42.06	46.06	49.00	54.39	62.72	68.66	63
64	36.35	45.69	51.00	54.26	60.23	69.45	76.09	64
65	39.60	49.73	55.95	59.52	66.07	76.19	83.52	65
66	43.18	54.19	60.89	64.78	71.91	82.92	90.95	66
67	47.10	59.08	65.84	70.04	77.74	89.65	98.37	67
68	50.30	63.05	71.34	76.70	83.23	98.24	105.35	68
69	54.14	67.82	76.70	82.42	89.29	105.53	113.03	69
70	58.91	73.77	83.37	89.57	96.88	114.64	122.65	70
71	64.89	81.24	91.79	98.58	106.52	126.13	134.82	71
72	72.36	90.58	102.34	109.89	118.61	140.55	150.14	72
73	83.66	104.75	118.35	127.08	137.18	162.54	173.64	73
74	96.50	120.87	134.53	143.12	158.30	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.14	26.92	30.54	33.61	38.17	43.59	48.32	18-34
35-39	27.64	33.74	38.30	42.08	47.60	54.51	60.25	35-39
40-44	35.35	43.33	49.22	53.96	60.79	69.83	76.95	40-44
45-49	46.63	57.37	65.18	71.34	80.03	92.21	101.30	45-49
50	53.04	65.30	74.15	81.10	90.64	104.71	114.73	50
51	57.23	70.48	80.05	87.52	97.72	112.98	123.69	51
52	61.43	75.70	85.97	93.97	104.82	121.28	132.69	52
53	65.06	80.26	91.18	99.62	111.06	128.54	140.58	53
54	68.63	84.76	96.32	105.21	117.19	135.71	148.34	54
55	72.16	89.23	101.42	110.74	123.27	142.83	156.03	55
56	75.69	93.70	106.52	116.27	129.31	149.92	163.68	56
57	79.22	98.19	111.65	121.81	135.36	156.54	171.24	57
58	82.32	102.13	116.12	124.68	138.39	159.60	173.98	58
59	85.60	106.30	119.45	127.07	141.04	162.64	176.73	59
60	89.21	110.88	121.68	129.45	143.69	165.69	179.47	60
61	93.28	115.99	123.92	131.83	146.33	168.75	182.22	61
62	97.75	118.11	126.16	134.22	148.97	171.79	184.96	62
63	104.04	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.86	138.18	148.10	157.55	174.89	201.67	219.04	64
65	118.40	147.67	159.07	169.23	187.84	216.61	236.08	65
66	126.66	158.06	170.04	180.89	200.79	231.55	253.13	66
67	135.63	169.34	181.01	192.57	213.75	246.49	270.17	67
68	144.35	180.29	199.12	211.83	235.14	271.15	296.48	68
69	153.98	192.40	217.24	231.11	256.52	295.82	322.80	69
70	164.75	205.96	234.13	250.37	277.92	320.47	349.12	70
71	176.88	221.24	251.54	269.64	298.95	345.14	375.43	71
72	190.60	238.55	271.26	288.91	320.70	369.81	401.75	72
73	207.86	260.40	285.42	303.63	337.03	388.65	419.52	73
74	226.70	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.60	16.29	18.97	20.94	25.36	27.66	32.10	18-34
35-39	16.25	20.95	24.34	26.78	32.06	35.26	40.59	35-39
40-44	21.40	27.53	31.89	35.00	41.40	45.92	52.41	40-44
45-49	28.79	36.93	42.65	46.71	54.59	61.07	69.12	45-49
50	30.78	39.43	45.49	49.75	57.84	64.94	73.21	50
51	32.67	41.83	48.22	52.71	61.15	68.77	77.40	51
52	34.61	44.29	51.03	55.76	64.54	72.71	81.70	52
53	36.61	46.83	53.91	58.87	67.94	76.69	85.99	53
54	38.66	49.41	56.86	62.04	71.37	80.75	90.35	54
55	40.75	52.03	59.84	65.26	74.83	84.86	94.73	55
56	42.88	54.70	62.87	68.52	78.31	89.02	99.13	56
57	45.02	57.39	65.91	71.79	81.79	93.19	101.54	57
58	46.85	59.67	68.48	74.54	84.67	96.68	103.11	58
59	48.75	62.05	71.17	77.42	86.13	99.32	104.69	59
60	50.82	64.64	73.30	77.98	86.55	99.81	106.26	60
61	53.14	67.54	73.67	78.37	86.99	100.31	107.83	61
62	55.77	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.11	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.84	79.70	85.93	91.42	101.48	117.01	127.60	64
65	66.95	84.87	91.88	97.75	108.50	125.12	136.70	65
66	71.44	90.51	97.84	104.08	115.54	133.23	145.80	66
67	76.30	96.62	103.79	110.41	122.55	141.33	154.90	67
68	80.14	101.44	113.74	121.00	134.31	154.88	169.35	68
69	84.70	107.15	122.14	131.58	145.88	168.43	183.80	69
70	90.31	114.22	130.14	140.72	155.15	181.03	196.39	70
71	97.31	123.05	140.19	151.54	166.85	194.87	211.21	71
72	106.05	134.11	152.76	163.34	181.31	209.08	227.13	72
73	119.50	151.17	167.19	177.86	197.42	227.67	245.77	73
74	134.70	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.50	32.37	36.81	40.39	46.06	52.43	58.30	18-34
35-39	33.28	40.80	46.41	50.85	57.74	65.95	73.08	35-39
40-44	42.58	52.39	59.62	65.23	73.73	84.50	93.34	40-44
45-49	55.90	69.03	78.57	85.85	96.62	111.06	122.31	45-49
50	62.69	77.50	88.18	96.28	108.00	124.44	136.72	50
51	67.37	83.31	94.79	103.49	115.99	133.73	146.82	51
52	72.05	89.16	101.46	110.73	123.99	143.05	156.95	52
53	76.16	94.33	107.37	117.16	131.09	151.32	165.94	53
54	80.19	99.43	113.19	123.49	138.08	159.47	174.78	54
55	84.17	104.47	118.95	129.74	144.96	167.52	183.49	55
56	88.11	109.47	124.66	135.95	151.76	175.48	192.10	56
57	92.03	114.46	130.37	142.11	158.51	183.39	200.65	57
58	95.36	118.70	135.20	147.22	164.17	189.93	207.81	58
59	98.85	123.16	140.26	152.41	170.04	196.58	215.16	59
60	102.67	128.02	145.50	158.02	176.13	203.76	222.86	60
61	106.99	133.47	151.29	164.13	182.17	210.08	226.17	61
62	111.84	139.28	156.34	166.32	184.61	212.89	228.31	62
63	118.50	148.05	167.75	179.13	198.85	229.29	247.26	63
64	125.84	157.29	178.60	191.94	213.06	245.68	266.23	64
65	133.92	167.50	190.36	204.75	227.28	262.09	285.18	65
66	142.75	178.63	202.99	217.56	241.48	278.47	304.14	66
67	152.28	190.66	216.44	230.37	255.71	294.87	323.10	67
68	161.43	202.18	230.20	249.92	275.68	321.33	348.96	68
69	171.48	214.86	244.66	265.67	292.74	341.71	370.55	69
70	182.70	229.03	260.82	283.14	311.80	364.11	394.68	70
71	195.32	244.98	279.04	302.82	333.27	389.36	421.86	71
72	209.57	263.04	299.66	325.12	357.56	417.96	452.61	72
73	227.70	286.05	325.95	348.10	386.39	445.57	480.21	73
74	247.44	311.14	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.36	19.86	23.12	25.52	30.92	33.71	39.14	18-34
35-39	19.80	25.54	29.67	32.66	39.12	43.00	49.52	35-39
40-44	25.95	33.38	38.68	42.46	50.28	55.73	63.65	40-44
45-49	34.59	44.39	51.28	56.17	65.75	73.47	83.23	45-49
50	36.77	47.13	54.40	59.51	69.27	77.70	87.68	50
51	38.94	49.88	57.54	62.92	73.10	82.11	92.53	51
52	41.15	52.69	60.75	66.40	76.97	86.61	97.43	52
53	43.40	55.55	64.00	69.91	80.81	91.11	102.28	53
54	45.69	58.44	67.29	73.46	84.65	95.66	107.15	54
55	48.00	61.34	70.59	77.03	88.50	100.22	112.02	55
56	50.34	64.28	73.93	80.61	92.33	104.80	116.87	56
57	52.68	67.22	77.25	84.20	96.13	109.36	121.68	57
58	54.63	69.66	80.01	87.16	99.22	113.11	125.59	58
59	56.66	72.19	82.88	90.22	102.42	116.94	129.59	59
60	58.85	74.94	85.94	93.35	105.69	120.89	133.01	60
61	61.30	78.01	89.15	96.81	108.74	125.27	134.25	61
62	64.09	81.44	91.86	97.72	108.47	125.08	135.49	62
63	67.68	86.01	98.14	104.63	116.14	133.93	145.49	63
64	71.67	91.03	104.02	111.54	123.82	142.77	155.51	64
65	76.07	96.58	110.37	118.45	131.49	151.63	165.51	65
66	80.86	102.61	117.19	125.37	139.17	160.48	175.52	66
67	86.04	109.13	124.34	132.28	146.83	169.32	185.53	67
68	90.09	114.23	130.45	141.32	156.85	182.12	198.54	68
69	94.89	120.27	137.29	148.67	164.74	191.51	208.54	69
70	100.78	127.70	145.73	157.78	174.57	203.16	220.97	70
71	108.11	137.00	156.32	169.20	186.97	217.79	236.67	71
72	117.28	148.62	169.56	183.51	202.58	236.15	256.43	72
73	131.44	166.64	190.17	204.01	226.45	261.14	281.63	73
74	147.44	187.01	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.65	192.20	210.94	55
56	100.54	125.24	142.81	155.64	174.21	201.04	220.52	56
57	104.84	130.72	149.08	162.42	181.65	209.75	229.94	57
58	108.40	135.27	154.27	168.02	187.74	216.92	237.64	58
59	112.11	140.01	159.67	173.83	194.03	224.37	245.62	59
60	116.15	145.16	165.55	180.15	200.88	232.47	254.28	60
61	120.70	150.95	172.14	187.25	208.57	241.55	264.00	61
62	125.94	157.61	179.72	195.43	217.43	252.02	271.66	62
63	132.96	166.49	189.83	206.37	229.32	266.03	290.27	63
64	140.82	176.41	201.14	218.61	242.64	281.73	307.14	64
65	149.45	187.34	213.60	232.11	257.34	299.04	325.75	65
66	158.84	199.21	227.13	246.78	273.34	317.86	346.00	66
67	168.94	211.98	241.70	262.57	290.57	338.12	367.81	67
68	178.50	224.06	255.49	277.54	306.96	357.33	388.56	68
69	188.98	237.32	270.63	293.98	324.97	378.45	411.34	69
70	200.64	252.10	287.52	312.31	345.02	401.97	436.74	70
71	213.75	268.72	306.53	332.93	367.59	428.44	465.30	71
72	228.56	287.54	328.05	356.28	393.10	458.41	497.60	72
73	247.54	311.71	355.72	386.34	426.11	497.05	539.39	73
74	268.18	338.02	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	129.32	55
56	57.80	73.86	84.99	92.72	106.35	120.58	134.62	56
57	60.33	77.04	88.60	96.61	110.47	125.53	139.83	57
58	62.42	79.65	91.54	99.77	113.77	129.54	144.01	58
59	64.57	82.34	94.59	103.02	117.17	133.66	148.31	59
60	66.88	85.25	97.87	106.53	120.83	138.10	152.95	60
61	69.47	88.49	101.52	110.46	124.92	143.09	158.12	61
62	72.41	92.18	105.70	114.92	129.53	148.76	161.58	62
63	76.24	97.00	111.16	120.80	135.88	156.25	172.01	63
64	80.50	102.37	117.27	127.35	142.89	164.62	180.88	64
65	85.19	108.29	123.97	134.58	150.64	173.84	190.68	65
66	90.28	114.72	131.27	142.44	159.11	183.89	201.40	66
67	95.77	121.65	139.15	150.93	168.25	194.74	212.97	67
68	100.04	127.03	145.24	157.48	175.25	203.09	221.84	68
69	105.08	133.38	152.44	165.23	183.61	213.01	232.42	69
70	111.25	141.19	161.32	174.83	193.99	225.30	245.56	70
71	118.92	150.94	172.45	186.85	207.09	240.70	262.13	71
72	128.51	163.13	186.37	201.92	223.58	260.05	283.00	72
73	143.39	182.11	208.12	225.51	249.75	290.45	316.14	73
74	160.18	203.55	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.08	13.05	14.65	16.42	18.29	21.18	23.16	18-34
35-39	13.35	15.85	17.80	19.85	22.09	25.61	27.96	35-39
40-44	17.22	20.57	23.15	25.71	28.50	33.12	36.07	40-44
45-49	23.68	28.50	32.09	35.49	39.22	45.68	49.64	45-49
50	29.40	35.44	39.89	44.01	48.45	56.59	61.32	50
51	32.50	39.20	44.14	48.65	53.50	62.55	67.74	51
52	35.63	43.01	48.43	53.34	58.63	68.57	74.22	52
53	38.19	46.23	52.09	57.30	62.97	73.65	79.70	53
54	40.74	49.42	55.73	61.24	67.27	78.70	85.15	54
55	43.32	52.68	59.42	65.23	71.64	83.82	90.68	55
56	45.95	56.02	63.22	69.33	76.08	89.07	96.31	56
57	48.69	59.47	67.16	73.57	80.71	94.52	101.52	57
58	51.32	62.82	70.93	77.10	85.12	99.03	106.61	58
59	54.19	66.43	75.05	80.23	89.48	103.03	111.54	59
60	57.41	70.47	78.09	83.36	92.65	106.84	115.48	60
61	61.04	74.91	81.07	86.33	95.82	110.50	119.43	61
62	64.64	77.72	83.82	89.18	98.98	114.14	123.36	62
63	70.31	86.66	93.74	99.72	110.70	127.64	138.03	63
64	76.07	93.87	103.56	110.26	122.39	141.14	152.69	64
65	82.49	101.90	113.37	120.81	134.10	154.64	167.36	65
66	89.61	110.78	123.22	131.35	145.80	168.13	182.03	66
67	97.44	120.56	133.06	141.90	157.51	181.63	196.69	67
68	105.34	130.42	147.41	159.51	173.16	204.58	216.29	68
69	114.17	141.41	159.89	173.34	187.85	222.01	234.61	69
70	124.08	153.81	173.93	188.31	204.22	241.16	255.14	70
71	135.28	167.80	189.80	205.26	222.48	262.83	278.24	71
72	147.93	183.65	207.78	224.47	243.20	287.40	304.29	72
73	163.44	203.14	229.90	246.93	267.62	316.07	335.67	73
74	180.46	224.54	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.49	7.15	8.34	9.23	11.26	12.22	14.25	18-34
35-39	7.15	9.25	10.76	11.87	14.27	15.65	18.08	35-39
40-44	9.92	12.78	14.83	16.29	19.33	21.40	24.47	40-44
45-49	14.39	18.47	21.33	23.37	27.32	30.55	34.60	45-49
50	16.08	20.59	23.73	25.97	30.20	33.89	38.21	50
51	17.33	22.17	25.54	27.92	32.39	36.43	40.99	51
52	18.67	23.85	27.46	30.01	34.71	39.12	43.93	52
53	20.11	25.69	29.54	32.25	37.16	41.99	47.03	53
54	21.65	27.61	31.73	34.60	39.71	45.00	50.26	54
55	23.25	29.62	34.01	37.06	42.36	48.15	53.58	55
56	24.93	31.73	36.41	39.62	45.10	51.41	56.56	56
57	26.68	33.91	38.86	42.26	47.66	54.79	59.68	57
58	28.26	35.89	41.09	44.63	49.98	57.71	63.83	58
59	29.94	37.99	43.45	47.14	52.43	60.46	66.90	59
60	31.80	40.30	45.85	48.84	54.21	62.51	69.41	60
61	33.88	42.88	47.41	50.44	55.98	64.56	71.95	61
62	36.22	45.48	48.92	52.04	57.76	66.60	74.54	62
63	39.06	49.37	54.36	57.83	64.19	74.02	82.52	63
64	42.26	53.35	59.78	63.61	70.60	81.41	90.56	64
65	45.80	57.75	65.22	69.39	77.02	88.82	98.66	65
66	49.67	62.61	70.65	75.17	83.44	96.22	106.27	66
67	53.90	67.91	76.09	80.95	89.85	103.61	112.20	67
68	57.34	72.18	81.97	88.28	96.08	113.06	119.98	68
69	61.43	77.30	87.74	94.55	102.90	121.22	128.45	69
70	66.51	83.65	94.88	102.23	111.24	131.15	138.87	70
71	72.85	91.60	103.87	111.89	121.63	143.48	151.83	71
72	80.77	101.55	115.13	123.98	134.47	158.84	167.95	72
73	92.76	116.65	132.27	141.90	153.63	181.51	192.82	73
74	106.37	133.80	148.96	158.47	175.34	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.09	15.57	17.58	19.57	22.07	25.32	27.95	18-34
35-39	15.97	19.14	21.61	23.95	26.99	31.01	34.16	35-39
40-44	20.76	25.01	28.28	31.26	35.05	40.40	44.36	40-44
45-49	28.55	34.63	39.16	43.16	48.20	55.71	61.01	45-49
50	34.73	42.19	47.70	52.47	58.36	67.65	73.86	50
51	38.19	46.42	52.50	57.69	64.09	74.38	81.16	51
52	41.70	50.70	57.34	62.98	69.93	81.19	88.52	52
53	44.63	54.41	61.57	67.57	74.99	87.08	94.92	53
54	47.55	58.08	65.77	72.13	80.00	92.94	101.27	54
55	50.50	61.82	70.01	76.74	85.08	98.86	107.69	55
56	53.49	65.63	74.35	81.44	90.19	104.89	114.17	56
57	56.58	69.52	78.81	86.25	95.47	111.08	119.57	57
58	59.45	73.20	82.95	90.18	100.34	116.11	124.74	58
59	62.55	77.12	87.44	93.71	104.87	120.62	129.74	59
60	66.02	81.48	90.87	97.24	108.18	124.75	133.76	60
61	69.92	86.28	94.26	100.45	111.49	128.57	137.79	61
62	73.82	89.49	97.20	103.42	114.78	132.36	141.79	62
63	79.95	99.03	108.04	114.93	127.59	147.11	157.63	63
64	86.21	106.90	118.69	126.45	140.36	161.87	173.45	64
65	93.15	115.63	129.32	137.98	153.16	176.62	189.28	65
66	100.83	125.23	140.02	149.49	165.94	191.35	205.12	66
67	109.22	135.74	150.71	161.02	178.73	206.10	220.94	67
68	117.55	146.20	165.77	179.57	195.77	230.66	242.02	68
69	126.84	157.80	178.99	194.26	211.85	249.28	261.81	69
70	137.24	170.86	193.81	210.16	229.54	269.65	283.82	70
71	148.97	185.57	210.54	228.12	248.97	292.64	308.39	71
72	162.21	202.23	229.48	248.43	271.00	318.66	335.92	72
73	178.54	222.85	252.94	272.32	295.80	348.57	368.24	73
74	196.43	245.44	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.15	11.24	13.83	14.92	17.50	18-34
35-39	8.72	11.30	13.18	14.56	17.65	19.24	22.36	35-39
40-44	12.08	15.60	18.14	19.96	23.88	26.29	30.23	40-44
45-49	17.39	22.37	25.89	28.42	33.49	37.23	42.42	45-49
50	19.35	24.83	28.68	31.45	36.87	41.13	46.64	50
51	20.80	26.67	30.80	33.73	39.45	44.12	49.93	51
52	22.35	28.62	33.03	36.17	42.17	47.25	53.37	52
53	23.98	30.72	35.41	38.74	44.98	50.54	56.93	53
54	25.72	32.88	37.89	41.40	47.88	53.96	60.60	54
55	27.50	35.14	40.45	44.17	50.88	57.51	64.32	55
56	29.37	37.49	43.14	47.03	53.94	61.15	67.23	56
57	31.30	39.90	45.85	49.96	56.55	64.90	70.29	57
58	33.03	42.08	48.30	52.56	58.93	68.03	75.73	58
59	34.85	44.36	50.86	55.27	61.45	70.86	79.11	59
60	36.87	46.86	53.49	57.03	63.30	72.99	81.95	60
61	39.10	49.65	55.16	58.69	65.13	75.12	84.85	61
62	41.62	52.48	56.73	60.35	66.98	77.23	87.85	62
63	44.70	56.68	62.66	66.66	73.99	85.32	96.38	63
64	48.17	61.01	68.56	72.96	80.97	93.37	105.03	64
65	52.00	65.77	74.49	79.26	87.97	101.45	113.80	65
66	56.16	71.03	80.41	85.56	94.97	109.52	121.59	66
67	60.70	76.74	86.34	91.86	101.96	117.57	126.03	67
68	64.38	81.31	92.60	99.86	108.93	127.88	134.61	68
69	68.72	86.78	98.78	106.68	116.51	136.91	143.87	69
70	74.11	93.53	106.39	114.89	125.60	147.66	155.09	70
71	80.81	101.96	115.95	125.20	136.74	160.83	168.84	71
72	89.18	112.52	127.92	138.07	150.33	177.13	185.76	72
73	101.86	128.55	146.19	156.72	170.08	200.48	212.00	73
74	116.24	146.73	163.39	173.82	192.38	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.10	18.09	20.51	22.72	25.85	29.46	32.74	18-34
35-39	18.59	22.43	25.42	28.05	31.89	36.41	40.36	35-39
40-44	24.30	29.45	33.41	36.81	41.60	47.68	52.65	40-44
45-49	33.42	40.76	46.23	50.83	57.18	65.74	72.38	45-49
50	40.06	48.94	55.51	60.93	68.27	78.71	86.40	50
51	43.88	53.64	60.86	66.73	74.68	86.21	94.58	51
52	47.77	58.39	66.25	72.62	81.23	93.81	102.82	52
53	51.07	62.59	71.05	77.84	87.01	100.51	110.14	53
54	54.36	66.74	75.81	83.02	92.73	107.18	117.39	54
55	57.68	70.96	80.60	88.25	98.52	113.90	124.70	55
56	61.03	75.24	85.48	93.55	104.30	120.71	132.03	56
57	64.47	79.57	90.46	98.93	110.23	127.64	137.62	57
58	67.58	83.58	94.97	103.26	115.56	133.19	142.87	58
59	70.91	87.81	99.83	107.19	120.26	138.21	147.94	59
60	74.63	92.49	103.65	111.12	123.71	142.66	152.04	60
61	78.80	97.65	107.45	114.57	127.16	146.64	156.15	61
62	83.00	101.26	110.58	117.66	130.58	150.58	160.22	62
63	89.59	111.40	122.34	130.14	144.48	166.58	177.23	63
64	96.35	119.93	133.82	142.64	158.33	182.60	194.21	64
65	103.81	129.36	145.27	155.15	172.22	198.60	211.20	65
66	112.05	139.68	156.82	167.63	186.08	214.57	228.21	66
67	121.00	150.92	168.36	180.14	199.95	230.57	245.19	67
68	129.76	161.98	184.13	199.63	218.38	256.74	267.75	68
69	139.51	174.19	198.09	215.18	235.85	276.55	289.01	69
70	150.40	187.91	213.69	232.01	254.86	298.14	312.50	70
71	162.66	203.34	231.28	250.98	275.46	322.45	338.54	71
72	176.49	220.81	251.18	272.39	298.80	349.92	367.55	72
73	193.64	242.56	275.98	297.71	323.98	381.07	400.81	73
74	212.40	266.34	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.81	10.21	11.96	13.25	16.40	17.62	20.75	18-34
35-39	10.29	13.35	15.60	17.25	21.03	22.83	26.64	35-39
40-44	14.24	18.42	21.45	23.63	28.43	31.18	35.99	40-44
45-49	20.39	26.27	30.45	33.47	39.66	43.91	50.24	45-49
50	22.62	29.07	33.63	36.93	43.54	48.37	55.07	50
51	24.27	31.17	36.06	39.54	46.51	51.81	58.87	51
52	26.03	33.39	38.60	42.33	49.63	55.38	62.81	52
53	27.85	35.75	41.28	45.23	52.80	59.09	66.83	53
54	29.79	38.15	44.05	48.20	56.05	62.92	70.94	54
55	31.75	40.66	46.89	51.28	59.40	66.87	75.06	55
56	33.81	43.25	49.87	54.44	62.78	70.89	77.90	56
57	35.92	45.89	52.84	57.66	65.44	75.01	80.90	57
58	37.80	48.27	55.51	60.49	67.88	78.35	87.63	58
59	39.76	50.73	58.27	63.40	70.47	81.26	91.32	59
60	41.94	53.42	61.13	65.22	72.39	83.47	94.49	60
61	44.32	56.42	62.91	66.94	74.28	85.68	97.75	61
62	47.02	59.48	64.54	68.66	76.20	87.86	101.16	62
63	50.34	63.99	70.96	75.49	83.79	96.62	110.24	63
64	54.08	68.67	77.34	82.31	91.34	105.33	119.50	64
65	58.20	73.79	83.76	89.13	98.92	114.08	128.94	65
66	62.65	79.45	90.17	95.95	106.50	122.82	136.91	66
67	67.50	85.57	96.59	102.77	114.07	131.53	139.86	67
68	71.42	90.44	103.23	111.44	121.78	142.70	149.24	68
69	76.01	96.26	109.82	118.81	130.12	152.60	159.29	69
70	81.71	103.41	117.90	127.55	139.96	164.17	171.31	70
71	88.77	112.32	128.03	138.51	151.85	178.18	185.85	71
72	97.59	123.49	140.71	152.16	166.19	195.42	203.57	72
73	110.96	140.45	160.11	171.54	186.53	219.45	231.18	73
74	126.11	159.66	177.82	189.17	209.42	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.11	20.61	23.44	25.87	29.63	33.60	37.53	18-34
35-39	21.21	25.72	29.23	32.15	36.79	41.81	46.56	35-39
40-44	27.84	33.89	38.54	42.36	48.15	54.96	60.94	40-44
45-49	38.29	46.89	53.30	58.50	66.16	75.77	83.75	45-49
50	45.39	55.69	63.32	69.39	78.18	89.77	98.94	50
51	49.57	60.86	69.22	75.77	85.27	98.04	108.00	51
52	53.84	66.08	75.16	82.26	92.53	106.43	117.12	52
53	57.51	70.77	80.53	88.11	99.03	113.94	125.36	53
54	61.17	75.40	85.85	93.91	105.46	121.42	133.51	54
55	64.86	80.10	91.19	99.76	111.96	128.94	141.71	55
56	68.57	84.85	96.61	105.66	118.41	136.53	149.89	56
57	72.36	89.62	102.11	111.61	124.99	144.20	155.67	57
58	75.71	93.96	106.99	116.34	130.78	150.27	161.00	58
59	79.27	98.50	112.22	120.67	135.65	155.80	166.14	59
60	83.24	103.50	116.43	125.00	139.24	160.57	170.32	60
61	87.68	109.02	120.64	128.69	142.83	164.71	174.51	61
62	92.18	113.03	123.96	131.90	146.38	168.80	178.65	62
63	99.23	123.77	136.64	145.35	161.37	186.05	196.83	63
64	106.49	132.96	148.95	158.83	176.30	203.33	214.97	64
65	114.47	143.09	161.22	172.32	191.28	220.58	233.12	65
66	123.27	154.13	173.62	185.77	206.22	237.79	251.30	66
67	132.78	166.10	186.01	199.26	221.17	255.04	269.44	67
68	141.97	177.76	202.49	219.69	240.99	282.82	293.48	68
69	152.18	190.58	217.19	236.10	259.85	303.82	316.21	69
70	163.56	204.96	233.57	253.86	280.18	326.63	341.18	70
71	176.35	221.11	252.02	273.84	301.95	352.26	368.69	71
72	190.77	239.39	272.88	296.35	326.60	381.18	399.18	72
73	208.74	262.27	299.02	323.10	352.16	413.57	433.38	73
74	228.37	287.24	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.97	11.74	13.77	15.26	18.97	20.32	24.00	18-34
35-39	11.86	15.40	18.02	19.94	24.41	26.42	30.92	35-39
40-44	16.40	21.24	24.76	27.30	32.98	36.07	41.75	40-44
45-49	23.39	30.17	35.01	38.52	45.83	50.59	58.06	45-49
50	25.89	33.31	38.58	42.41	50.21	55.61	63.50	50
51	27.74	35.67	41.32	45.35	53.57	59.50	67.81	51
52	29.71	38.16	44.17	48.49	57.09	63.51	72.25	52
53	31.72	40.78	47.15	51.72	60.62	67.64	76.73	53
54	33.86	43.42	50.21	55.00	64.22	71.88	81.28	54
55	36.00	46.18	53.33	58.39	67.92	76.23	85.80	55
56	38.25	49.01	56.60	61.85	71.62	80.63	88.57	56
57	40.54	51.88	59.83	65.36	74.33	85.12	91.51	57
58	42.57	54.46	62.72	68.42	76.83	88.67	99.53	58
59	44.67	57.10	65.68	71.53	79.49	91.66	103.53	59
60	47.01	59.98	68.77	73.41	81.48	93.95	107.03	60
61	49.54	63.19	70.66	75.19	83.43	96.24	110.65	61
62	52.42	66.48	72.35	76.97	85.42	98.49	114.47	62
63	55.98	71.30	79.26	84.32	93.59	107.92	124.10	63
64	59.99	76.33	86.12	91.66	101.71	117.29	133.97	64
65	64.40	81.81	93.03	99.00	109.87	126.71	144.08	65
66	69.14	87.87	99.93	106.34	118.03	136.12	152.23	66
67	74.30	94.40	106.84	113.68	126.18	145.49	153.69	67
68	78.46	99.57	113.86	123.02	134.63	157.52	163.87	68
69	83.30	105.74	120.86	130.94	143.73	168.29	174.71	69
70	89.31	113.29	129.41	140.21	154.32	180.68	187.53	70
71	96.73	122.68	140.11	151.82	166.96	195.53	202.86	71
72	106.00	134.46	153.50	166.25	182.05	213.71	221.38	72
73	120.06	152.35	174.03	186.36	202.98	238.42	250.36	73
74	135.98	172.59	192.25	204.52	226.46	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.12	23.13	26.37	29.02	33.41	37.74	42.32	18-34
35-39	23.83	29.01	33.04	36.25	41.69	47.21	52.76	35-39
40-44	31.38	38.33	43.67	47.91	54.70	62.24	69.23	40-44
45-49	43.16	53.02	60.37	66.17	75.14	85.80	95.12	45-49
50	50.72	62.44	71.13	77.85	88.09	100.83	111.48	50
51	55.26	68.08	77.58	84.81	95.86	109.87	121.42	51
52	59.91	73.77	84.07	91.90	103.83	119.05	131.42	52
53	63.95	78.95	90.01	98.38	111.05	127.37	140.58	53
54	67.98	84.06	95.89	104.80	118.19	135.66	149.63	54
55	72.04	89.24	101.78	111.27	125.40	143.98	158.72	55
56	76.11	94.46	107.74	117.77	132.52	152.35	167.75	56
57	80.25	99.67	113.76	124.29	139.75	160.76	173.72	57
58	83.84	104.34	119.01	129.42	146.00	167.35	179.13	58
59	87.63	109.19	124.61	134.15	151.04	173.39	184.34	59
60	91.85	114.51	129.21	138.88	154.77	178.48	188.60	60
61	96.56	120.39	133.83	142.81	158.50	182.78	192.87	61
62	101.36	124.80	137.34	146.14	162.18	187.02	197.08	62
63	108.87	136.14	150.94	160.56	178.26	205.52	216.43	63
64	116.63	145.99	164.08	175.02	194.27	224.06	235.73	64
65	125.13	156.82	177.17	189.49	210.34	242.56	255.04	65
66	134.49	168.58	190.42	203.91	226.36	261.01	274.39	66
67	144.56	181.28	203.66	218.38	242.39	279.51	293.69	67
68	154.18	193.54	220.85	239.75	263.60	308.90	319.21	68
69	164.85	206.97	236.29	257.02	283.85	331.09	343.41	69
70	176.72	222.01	253.45	275.71	305.50	355.12	369.86	70
71	190.04	238.88	272.76	296.70	328.44	382.07	398.84	71
72	205.05	257.97	294.58	320.31	354.40	412.44	430.81	72
73	223.84	281.98	322.06	348.49	380.34	446.07	465.95	73
74	244.34	308.14	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.13	13.27	15.58	17.27	21.54	23.02	27.25	18-34
35-39	13.43	17.45	20.44	22.63	27.79	30.01	35.20	35-39
40-44	18.56	24.06	28.07	30.97	37.53	40.96	47.51	40-44
45-49	26.39	34.07	39.57	43.57	52.00	57.27	65.88	45-49
50	29.16	37.55	43.53	47.89	56.88	62.85	71.93	50
51	31.21	40.17	46.58	51.16	60.63	67.19	76.75	51
52	33.39	42.93	49.74	54.65	64.55	71.64	81.69	52
53	35.59	45.81	53.02	58.21	68.44	76.19	86.63	53
54	37.93	48.69	56.37	61.80	72.39	80.84	91.62	54
55	40.25	51.70	59.77	65.50	76.44	85.59	96.54	55
56	42.69	54.77	63.33	69.26	80.46	90.37	99.24	56
57	45.16	57.87	66.82	73.06	83.22	95.23	102.12	57
58	47.34	60.65	69.93	76.35	85.78	98.99	111.43	58
59	49.58	63.47	73.09	79.66	88.51	102.06	115.74	59
60	52.08	66.54	76.41	81.60	90.57	104.43	119.57	60
61	54.76	69.96	78.41	83.44	92.58	106.80	123.55	61
62	57.82	73.48	80.16	85.28	94.64	109.12	127.78	62
63	61.62	78.61	87.56	93.15	103.39	119.22	137.96	63
64	65.90	83.99	94.90	101.01	112.08	129.25	148.44	64
65	70.60	89.83	102.30	108.87	120.82	139.34	159.22	65
66	75.63	96.29	109.69	116.73	129.56	149.42	167.55	66
67	81.10	103.23	117.09	124.59	138.29	159.45	167.52	67
68	85.50	108.70	124.49	134.60	147.48	172.34	178.50	68
69	90.59	115.22	131.90	143.07	157.34	183.98	190.13	69
70	96.91	123.17	140.92	152.87	168.68	197.19	203.75	70
71	104.69	133.04	152.19	165.13	182.07	212.88	219.87	71
72	114.41	145.43	166.29	180.34	197.91	232.00	239.19	72
73	129.16	164.25	187.95	201.18	219.43	257.39	269.54	73
74	145.85	185.52	206.68	219.87	243.50	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	25.65	29.30	32.17	37.19	41.88	47.11	18-34
35-39	26.45	32.30	36.85	40.35	46.59	52.61	58.96	35-39
40-44	34.92	42.77	48.80	53.46	61.25	69.52	77.52	40-44
45-49	48.03	59.15	67.44	73.84	84.12	95.83	106.49	45-49
50	56.05	69.19	78.94	86.31	98.00	111.89	124.02	50
51	60.95	75.30	85.94	93.85	106.45	121.70	134.84	51
52	65.98	81.46	92.98	101.54	115.13	131.67	145.72	52
53	70.39	87.13	99.49	108.65	123.07	140.80	155.80	53
54	74.79	92.72	105.93	115.69	130.92	149.90	165.75	54
55	79.22	98.38	112.37	122.78	138.84	159.02	175.73	55
56	83.65	104.07	118.87	129.88	146.63	168.17	185.61	56
57	88.14	109.72	125.41	136.97	154.51	177.32	191.77	57
58	91.97	114.72	131.03	142.50	161.22	184.43	197.26	58
59	95.99	119.88	137.00	147.63	166.43	190.98	202.54	59
60	100.46	125.52	141.99	152.76	170.30	196.39	206.88	60
61	105.44	131.76	147.02	156.93	174.17	200.85	211.23	61
62	110.54	136.57	150.72	160.38	177.98	205.24	215.51	62
63	118.51	148.51	165.24	175.77	195.15	224.99	236.03	63
64	126.77	159.02	179.21	191.21	212.24	244.79	256.49	64
65	135.79	170.55	193.12	206.66	229.40	264.54	276.96	65
66	145.71	183.03	207.22	222.05	246.50	284.23	297.48	66
67	156.34	196.46	221.31	237.50	263.61	303.98	317.94	67
68	166.39	209.32	239.21	259.81	286.21	334.98	344.94	68
69	177.52	223.36	255.39	277.94	307.85	358.36	370.61	69
70	189.88	239.06	273.33	297.56	330.82	383.61	398.54	70
71	203.73	256.65	293.50	319.56	354.93	411.88	428.99	71
72	219.33	276.55	316.28	344.27	382.20	443.70	462.44	72
73	238.94	301.69	345.10	373.88	408.52	478.57	498.52	73
74	260.31	329.04	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.29	14.80	17.39	19.28	24.11	25.72	30.50	18-34
35-39	15.00	19.50	22.86	25.32	31.17	33.60	39.48	35-39
40-44	20.72	26.88	31.38	34.64	42.08	45.85	53.27	40-44
45-49	29.39	37.97	44.13	48.62	58.17	63.95	73.70	45-49
50	32.43	41.79	48.48	53.37	63.55	70.09	80.36	50
51	34.68	44.67	51.84	56.97	67.69	74.88	85.69	51
52	37.07	47.70	55.31	60.81	72.01	79.77	91.13	52
53	39.46	50.84	58.89	64.70	76.26	84.74	96.53	53
54	42.00	53.96	62.53	68.60	80.56	89.80	101.96	54
55	44.50	57.22	66.21	72.61	84.96	94.95	107.28	55
56	47.13	60.53	70.06	76.67	89.30	100.11	109.91	56
57	49.78	63.86	73.81	80.76	92.11	105.34	112.73	57
58	52.11	66.84	77.14	84.28	94.73	109.31	123.33	58
59	54.49	69.84	80.50	87.79	97.53	112.46	127.95	59
60	57.15	73.10	84.05	89.79	99.66	114.91	132.11	60
61	59.98	76.73	86.16	91.69	101.73	117.36	136.45	61
62	63.22	80.48	87.97	93.59	103.86	119.75	141.09	62
63	67.26	85.92	95.86	101.98	113.19	130.52	151.82	63
64	71.81	91.65	103.68	110.36	122.45	141.21	162.91	64
65	76.80	97.85	111.57	118.74	131.77	151.97	174.36	65
66	82.12	104.71	119.45	127.12	141.09	162.72	182.87	66
67	87.90	112.06	127.34	135.50	150.40	173.41	181.35	67
68	92.54	117.83	135.12	146.18	160.33	187.16	193.13	68
69	97.88	124.70	142.94	155.20	170.95	199.67	205.55	69
70	104.51	133.05	152.43	165.53	183.04	213.70	219.97	70
71	112.65	143.40	164.27	178.44	197.18	230.23	236.88	71
72	122.82	156.40	179.08	194.43	213.77	250.29	257.00	72
73	138.26	176.15	201.87	216.00	235.88	276.36	288.72	73
74	155.72	198.45	221.11	235.22	260.54	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.32	29.65	33.68	37.00	42.12	48.02	53.31	18-34
35-39	30.46	37.27	42.35	46.47	52.67	60.23	66.66	35-39
40-44	38.96	47.87	54.42	59.60	67.26	77.16	85.14	40-44
45-49	51.27	63.20	71.87	78.60	88.33	101.63	111.81	45-49
50	57.86	71.40	81.16	88.69	99.32	114.58	125.72	50
51	62.30	76.90	87.42	95.50	106.85	123.35	135.25	51
52	66.74	82.44	93.71	102.35	114.41	132.17	144.82	52
53	70.61	87.30	99.27	108.39	121.07	139.93	153.26	53
54	74.41	92.09	104.75	114.35	127.63	147.52	161.56	54
55	78.16	96.85	110.19	117.60	130.53	150.53	165.61	55
56	81.90	101.59	112.76	119.95	133.14	153.53	168.43	56
57	85.62	106.32	114.96	122.30	135.75	156.54	171.24	57
58	88.84	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.22	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.89	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.74	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.72	217.50	235.35	250.37	277.92	320.47	349.12	70
71	186.10	233.11	253.47	269.64	299.30	345.14	375.43	71
72	200.09	250.80	271.57	288.91	320.70	369.81	401.75	72
73	217.78	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	18.08	21.05	23.23	28.14	30.69	35.62	18-34
35-39	18.03	23.25	27.01	29.73	35.59	39.13	45.06	35-39
40-44	23.68	30.46	35.29	38.73	45.85	50.82	58.03	40-44
45-49	31.69	40.66	46.97	51.44	60.17	67.27	76.17	45-49
50	33.78	43.28	49.94	54.63	63.56	71.32	80.44	50
51	35.80	45.85	52.88	57.82	67.12	75.44	84.97	51
52	37.88	48.49	55.89	61.08	70.76	79.66	89.57	52
53	40.01	51.19	58.96	64.39	74.38	83.90	94.14	53
54	42.18	53.92	62.07	67.75	78.01	88.20	97.29	54
55	44.38	56.69	65.22	71.15	81.67	92.54	98.70	55
56	46.61	59.49	68.40	74.57	83.61	96.42	100.12	56
57	48.84	62.30	71.58	76.82	85.27	98.33	101.54	57
58	50.74	64.66	72.58	77.21	85.70	98.83	103.11	58
59	52.70	67.12	72.94	77.60	86.13	99.32	104.69	59
60	54.84	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.23	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.26	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.51	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.14	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.16	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.11	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.80	113.71	123.69	131.58	146.06	168.43	183.80	69
70	95.55	120.96	133.64	142.17	157.80	181.97	198.24	70
71	102.71	130.03	143.59	152.76	169.56	195.53	212.68	71
72	111.67	141.37	153.54	163.34	181.31	209.08	227.13	72
73	125.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	141.07	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.45	191.96	210.94	55
56	100.54	125.24	142.81	152.65	169.45	195.40	214.90	56
57	104.84	130.72	146.02	155.34	172.43	198.84	217.62	57
58	108.40	135.27	148.09	157.54	174.87	201.66	219.76	58
59	112.11	140.01	150.16	159.74	177.31	204.46	221.89	59
60	116.15	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.70	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.82	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.45	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.84	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.94	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.50	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.98	237.32	255.41	271.72	301.60	347.81	378.85	69
70	200.64	252.10	274.84	292.39	324.56	374.26	406.73	70
71	213.75	268.72	294.28	313.07	347.50	400.72	434.61	71
72	228.56	287.54	313.71	333.74	370.46	427.19	462.49	72
73	247.54	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.18	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	127.46	55
56	57.80	73.86	84.99	92.72	106.35	120.58	128.37	56
57	60.33	77.04	88.60	96.61	109.80	125.53	129.28	57
58	62.42	79.65	91.54	98.68	109.53	126.31	130.53	58
59	64.57	82.34	92.53	98.44	109.27	126.01	131.77	59
60	66.88	85.25	92.30	98.20	109.00	125.70	133.01	60
61	69.47	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.24	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.50	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.19	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.28	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.77	116.41	124.34	132.28	146.83	169.32	185.53	67
68	100.04	126.38	135.00	143.62	159.42	183.82	200.79	68
69	105.08	133.38	145.65	154.95	171.99	198.33	216.05	69
70	111.25	141.19	156.30	166.28	184.57	212.84	231.31	70
71	118.92	150.94	166.96	177.62	197.15	227.35	246.57	71
72	128.51	163.13	177.62	188.95	209.74	241.86	261.84	72
73	143.39	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.18	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	36.90	45.40	51.78	56.56	64.87	73.55	82.11	18-34
35-39	46.73	57.64	65.73	71.78	81.92	93.22	103.68	35-39
40-44	59.81	74.03	84.42	92.11	104.61	119.47	132.43	40-44
45-49	78.02	96.86	110.50	120.45	136.21	156.02	172.42	45-49
50	85.72	106.60	121.64	132.49	149.42	171.49	189.15	50
51	91.55	113.93	130.00	141.58	159.56	183.22	201.97	51
52	97.39	121.27	138.39	150.70	169.70	194.99	214.81	52
53	102.64	127.89	145.98	158.97	178.88	205.64	226.44	53
54	107.78	134.42	153.44	167.11	187.88	216.12	237.84	54
55	112.81	140.80	160.76	175.09	196.69	226.39	248.96	55
56	117.75	147.08	167.94	182.90	205.30	236.44	259.87	56
57	122.58	153.24	175.00	188.39	209.11	241.14	264.00	57
58	126.46	158.21	178.98	190.40	211.34	243.72	265.53	58
59	130.47	163.35	180.87	192.41	213.57	246.28	267.06	59
60	134.81	168.90	182.75	194.42	215.80	248.85	268.59	60
61	139.69	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.46	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.98	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.56	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.95	211.44	225.86	240.28	266.71	307.56	334.28	65
66	181.12	223.71	238.97	254.22	282.18	325.40	355.16	66
67	192.01	235.99	252.08	268.17	297.67	343.26	376.04	67
68	202.15	254.37	272.83	290.25	322.18	371.52	405.47	68
69	213.21	268.43	293.59	312.33	346.68	399.79	434.91	69
70	225.49	284.05	314.34	334.41	371.20	428.04	464.35	70
71	239.28	301.60	335.10	356.49	395.70	456.30	493.78	71
72	254.85	321.46	355.85	378.57	420.22	484.57	523.22	72
73	275.02	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.90	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.94	28.35	33.01	36.42	44.18	48.14	55.91	18-34
35-39	28.30	36.48	42.40	46.66	55.96	61.44	70.83	35-39
40-44	36.80	47.35	54.87	60.25	71.45	79.11	90.44	40-44
45-49	48.42	62.16	71.86	78.75	92.34	103.04	116.89	45-49
50	51.07	65.49	75.63	82.77	96.55	108.15	122.21	50
51	53.89	69.09	79.75	87.25	101.58	113.94	128.59	51
52	56.75	72.73	83.91	91.77	106.62	119.78	134.96	52
53	59.59	76.35	88.04	96.24	111.50	125.50	141.13	53
54	62.45	79.96	92.17	100.68	116.32	131.20	147.25	54
55	65.30	83.54	96.26	105.10	121.10	136.85	153.27	55
56	68.13	87.13	100.31	109.48	125.76	142.44	156.62	56
57	70.93	90.65	104.31	113.80	130.33	147.93	157.02	57
58	73.20	93.49	107.51	117.24	133.36	152.30	157.94	58
59	75.52	96.39	110.81	119.29	132.41	152.69	158.85	59
60	78.00	99.52	111.31	118.42	131.44	151.58	159.76	60
61	80.77	103.00	110.51	117.56	130.49	150.47	160.67	61
62	83.93	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.10	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.73	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.82	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.33	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.25	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.82	144.75	156.26	166.23	184.52	212.77	232.23	68
69	119.19	151.54	167.61	178.31	197.92	228.24	248.31	69
70	125.75	159.87	178.97	190.39	211.33	243.70	264.38	70
71	133.89	170.25	190.33	202.48	224.75	259.17	280.46	71
72	144.06	183.23	201.69	214.56	238.17	274.64	296.54	72
73	159.94	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.82	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.15	15.27	16.98	19.24	21.05	24.69	26.64	18-34
35-39	15.55	18.21	20.29	22.84	24.92	29.31	31.55	35-39
40-44	19.83	23.40	26.12	29.23	31.83	37.48	40.30	40-44
45-49	27.27	32.44	36.27	40.34	43.85	51.69	55.50	45-49
50	35.09	41.83	46.79	51.85	56.21	66.39	71.15	50
51	39.01	46.55	52.09	57.65	62.46	73.81	79.07	51
52	42.85	51.21	57.31	63.36	68.64	81.13	86.88	52
53	45.65	54.69	61.25	67.60	73.22	86.56	92.69	53
54	48.29	58.03	65.03	71.66	77.63	91.76	98.27	54
55	50.87	61.30	68.75	74.24	81.93	95.03	102.00	55
56	53.44	64.58	71.15	75.69	84.01	96.88	104.46	56
57	56.10	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.72	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.93	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.42	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.18	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.38	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.49	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.05	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.28	8.14	9.48	10.48	12.60	13.81	15.94	18-34
35-39	8.09	10.42	12.10	13.31	15.81	17.48	20.01	35-39
40-44	11.26	14.45	16.70	18.31	21.44	23.95	27.14	40-44
45-49	16.52	21.13	24.31	26.55	30.67	34.60	38.83	45-49
50	18.69	23.84	27.38	29.87	34.30	38.85	43.42	50
51	20.18	25.71	29.52	32.17	36.86	41.83	46.66	51
52	21.73	27.67	31.75	34.58	39.51	44.92	50.01	52
53	23.34	29.69	34.02	37.03	42.16	48.05	53.36	53
54	25.00	31.77	36.38	39.55	44.84	51.27	55.26	54
55	26.73	33.92	38.79	41.53	46.10	53.16	57.07	55
56	28.51	36.13	40.10	42.66	47.35	54.61	58.88	56
57	30.33	38.40	41.16	43.79	48.60	56.06	60.69	57
58	31.93	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.64	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.53	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.48	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.75	83.36	89.03	94.72	105.14	121.25	131.07	69
70	72.04	90.20	97.40	103.62	115.02	132.63	143.40	70
71	78.62	98.42	105.76	112.51	124.88	144.01	155.72	71
72	86.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.48	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.75	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.20	17.64	19.62	22.22	24.30	28.53	30.77	18-34
35-39	17.97	21.03	23.44	26.38	28.80	33.84	36.45	35-39
40-44	22.91	27.03	30.17	33.76	36.77	43.29	46.55	40-44
45-49	31.51	37.48	41.90	46.60	50.65	59.72	64.11	45-49
50	40.62	48.42	54.17	60.01	65.06	76.85	82.35	50
51	45.12	53.85	60.25	66.69	72.26	85.39	91.47	51
52	49.51	59.16	66.21	73.20	79.28	93.71	100.36	52
53	52.56	62.97	70.52	76.34	84.31	97.72	103.88	53
54	55.39	66.55	73.21	77.89	86.46	99.70	106.51	54
55	58.10	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.36	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.25	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.40	192.85	206.00	219.15	243.25	280.51	303.30	71
72	172.01	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.64	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.72	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.41	10.95	12.10	14.55	15.94	18.43	18-34
35-39	9.34	12.04	13.97	15.38	18.25	20.20	23.11	35-39
40-44	13.00	16.69	19.29	21.15	24.76	27.68	31.35	40-44
45-49	19.09	24.39	28.08	30.67	35.44	39.97	44.86	45-49
50	21.63	27.60	31.71	34.58	39.69	44.98	50.25	50
51	23.35	29.75	34.16	37.22	42.65	48.39	53.98	51
52	25.10	31.97	36.68	39.95	45.30	51.90	55.25	52
53	26.87	34.18	39.16	42.02	46.64	53.78	57.19	53
54	28.68	36.43	40.64	43.23	47.98	55.33	59.13	54
55	30.52	38.73	41.76	44.43	49.32	56.87	61.06	55
56	32.40	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.32	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.98	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.94	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.37	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.84	97.46	104.22	110.87	123.06	141.91	153.43	70
71	84.65	105.95	113.17	120.39	133.63	154.10	166.62	71
72	93.14	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.30	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.14	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.24	20.01	22.26	25.20	27.57	32.36	34.90	18-34
35-39	20.39	23.85	26.58	29.93	32.67	38.39	41.35	35-39
40-44	25.99	30.66	34.24	38.30	41.72	49.10	52.80	40-44
45-49	35.73	42.51	47.53	52.85	57.46	67.73	72.72	45-49
50	46.14	55.02	61.54	68.18	73.92	87.31	93.57	50
51	51.25	61.15	68.42	75.72	82.05	96.96	103.86	51
52	56.16	67.11	75.10	80.77	89.65	103.38	110.42	52
53	59.47	71.26	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.69	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.95	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.50	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.50	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.64	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.21	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.24	10.67	12.43	13.73	16.51	18.09	20.90	18-34
35-39	10.60	13.66	15.85	17.44	20.71	22.91	26.22	35-39
40-44	14.74	18.94	21.88	23.99	28.09	31.37	35.56	40-44
45-49	21.65	27.68	31.86	34.80	40.20	45.35	50.88	45-49
50	24.58	31.36	36.02	39.27	45.11	51.09	57.10	50
51	26.51	33.78	38.78	42.28	48.42	54.96	59.84	51
52	28.48	36.27	41.43	44.07	48.92	56.41	60.25	52
53	30.40	38.67	42.66	45.38	50.37	58.08	62.37	53
54	32.35	41.08	43.88	46.68	51.81	59.75	64.48	54
55	34.32	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.32	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.36	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.94	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.58	104.64	112.55	119.74	132.91	153.27	167.33	70
71	90.60	113.41	122.22	130.02	144.32	166.42	181.71	71
72	99.36	123.46	131.89	140.30	155.74	179.59	196.09	72
73	113.04	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.42	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	See section 21 of the actuarial memorandum.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection.
Attachment(s):	REVISED VA_AM_RS_5.0_20150324.pdf
Item Status:	Received & Acknowledged
Status Date:	03/26/2015

Satisfied - Item:	Rate Revision Checklist
Comments:	
Attachment(s):	VA_Rate Revisions Checklist_20130311.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA_CovLtr_RS_5.0_20130311.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	Sample Policyholder Notification Letter - 8/8/13
Comments:	
Attachment(s):	4.0 and 5.0 Official Inforce Notification Base Letter 072413IP.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Revised Attachment 1 - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Revised Att 1_20131031.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Attachment 2 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 2_20130828.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Attachment 3 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Attachment 3_20130828.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Attachment 4 - 8/28/13
Comments:	
Attachment(s):	VA 5.0 attachment 4_20130828.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA Exhibits II to XII 5.0 - 8/28/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 5.0_20130828.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA Exhibits XIII and XIV - 8/28/13
Comments:	
Attachment(s):	VA 5.0 Exhibits XIII and XIV_20130828.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Response - 8/28/13
Comments:	
Attachment(s):	VA 5.0 response 20130828.pdf
Item Status:	Received & Acknowledged

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Response - 10/31/13
Comments:	
Attachment(s):	VA 5.0 response 20131031.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Updated Lapse Study Detail - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Updated Lapse study detail_20131031.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 LR & RS Distribution Request - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR & RS Distribution Request.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 RS Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 RS Exh II to XI_20131031.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 LR Exh II to XI - 10/31/13
Comments:	
Attachment(s):	VA 5.0 LR Exh II to XI_20131031.pdf
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

Satisfied - Item:	VA 5.0 Exhibit XII - 10/31/13
Comments:	
Attachment(s):	VA 5.0 Exhibit XII 20131031.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/15/2014

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Satisfied - Item:	VA Rate Summary - 1/12/15
Comments:	
Attachment(s):	Expanded Narrative.pdf VA 5.0 Rate Summary_2015-01-12 Revised.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Response - 1/21/14
Comments:	
Attachment(s):	VA 5.0 response 20140121.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 4/23/14
Comments:	
Attachment(s):	Revised_Variable Text Explanation for Client Notification letter.pdf 4.0 and 5.0 Inforce Notification Phased 4.23.14 VA.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Additional Policyholder Documents - 1/21/14
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Response - 3/4/14
Comments:	
Attachment(s):	VA 5.0 response 20140304.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA Age 75 Rate Examples - 3/6/14
Comments:	

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment(s):	VA age 75 rate examples 20140306.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Response - 3/10/14
Comments:	
Attachment(s):	VA 5.0 response 20140310.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Policyholder Counts - 3/17/14
Comments:	
Attachment(s):	Policyholder Counts.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 RS Response Exhibits - 3/31/14
Comments:	
Attachment(s):	VA_5.0 RS_Response Exhibits_20140331.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Response - 3/31/14
Comments:	
Attachment(s):	VA 5.0 RS response 20140331.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	VA 5.0 Response - 4/23/14
Comments:	
Attachment(s):	VA 5.0 response 20140422 for all filings.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Pricing Interest Rate Response - 1/20/15
Comments:	
Attachment(s):	VA 5.0 response 20150120.pdf

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Approved Copy of Optional Nonforfeiture Benefit Rider
Comments:	
Attachment(s):	5.0 VA Approved Optional Nonforfeiture Rider.pdf
Item Status:	Received & Acknowledged
Status Date:	02/27/2015

Satisfied - Item:	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf Statement of Variability.pdf Virginia Readability Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	03/26/2015

Satisfied - Item:	5.0 Policy Series_Inflation Protections - 3/17/15
Comments:	
Attachment(s):	5.0 Policy Series_ Inflation Protections.pdf
Item Status:	Received & Acknowledged
Status Date:	03/26/2015

Attachment VA 5.0 Attachment 2_20130828.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 5.0 Attachment 3_20130828.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA_Exhibits II to XII 5.0_20130828.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 5.0 Exhibits XIII and XIV_20130828.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 5.0 Exhibit XII 20131031.xlsx is not a PDF document and cannot be reproduced here.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 24, 2015

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

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

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Actuarial Memorandum
March 24, 2015

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 18% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 35% rate increase for policyholders with an issue age under 50, a 20.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an issue age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will not apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 10% and the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 5.1% and the third rate increase will be 5.0%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

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

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,122
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
March 24, 2015

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

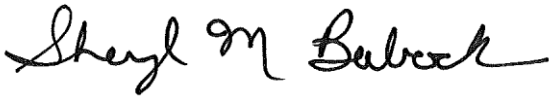
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.



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

Date: March 24, 2015

Review Requirements Checklist
RATE REVISIONS

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
	14 VAC 5-100-40	**For Paper Filings:** A letter of transmittal must be submitted in duplicate with each filing.
	14 VAC 5-100-40 6	**For Paper Filings:** At least one copy of each rate must be included in the filing. A duplicate copy of rates must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to, State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	14 VAC 5-100-70	When an insurer submits a change of Individual accident and sickness premium rates previously filed with the Bureau of Insurance, the following information must be provided. 1. That the filing is an increase, decrease, or revision of former rate filings and the percentage mounts of such changes. 2. That the claim/earned premium loss ratio and other bases for such increase, decrease, or revision of premium rates. An actuarial memorandum and other relevant material should be attached to the letter of transmittal.
	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.
All Accident and Sickness Forms	14 VAC 5-130-70 A	New Rate Sheet
	14 VAC 5-130-70 B	Actuarial Memorandum
	14 VAC 5-130-70 B 1	A description of the type of policy, including benefits, renewability, and issue age limits.
	14 VAC 5-130-70 B 2	The scope and reason for the rate revision.
	14 VAC 5-130-70 B 3	A comparison of the revised premiums with the current premium scale.
	14 VAC 5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.
	14 VAC 5-130-70 B 5	The estimated average annual premium per policy, before and after the proposed rate increase.
	14 VAC 5-130-70 B 6	Provide Earned Premiums, paid claims, incurred claims and loss from inception through most recent quarter.* Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail.
	14 VAC 5-130-70 B 7	Details and dates of all past rate increases on this form.
	14 VAC 5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption used. For expenses, include percent of premium, dollars per policy, and/or dollars per unit of benefit.
	14 VAC 5-130-70 B 9	If the rate revision applies to new business, the anticipated loss ratio and a description of how it was calculated.

*The filing reflects data through the most recent, available calendar year.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	14 VAC 5-130-70 B 10	If the rate revision applies to in-force business provide (a) the anticipated future loss ratio and a description of how it was calculated and (b) the estimated cumulative loss ratio, past and future and a description of how it was calculated.
	14 VAC 5-130-70 B 11	Minimum loss ratio presumed reasonable in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums.
	14 VAC 5-130-70 B 13	The current number of Virginia policyholders and either premiums in force, premiums earned, or premiums collected for such policyholders in the year immediately prior to the filing of the rate increase.
	14 VAC 5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.
	14 VAC 5-130-70 C	Revised rate filings for previously approved forms must demonstrate reasonableness of benefits in relation to premiums.
	14 VAC 5-130-70 C 1	The anticipated loss ratio over the entire period for which the revised rates are computed to provide coverage, and the ratio of the sum of the accumulated benefits from the original effective date of the form to the effective date of the revision and the present value of future benefits to the sum of the accumulated premiums from the original effective date of the form to the effective date of the revision and the present value of future premiums must be at least as great as the standards in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 C 2	Revised premiums for policies issued on or after the effective date of the revision must meet the standards in 14 VAC 5-130-70 C, except the average annual premium shall be determined on actual rather than anticipated distribution of business.
Medicare Supplement Requirements		Applicable requirements for accident and sickness forms in addition to the following.
Standard Medicare Supplement Forms	14 VAC 5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Pre-Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: a. The originally filed anticipated loss ratio when combined with the actual experience since inception; b. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and c. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.
Annual Rate and Experience Filing	14 VAC 5-170-120 C	An issuer of Medicare supplement policies and certificates issued before or after July 30, 1992, in this Commonwealth shall file annually its rates, rating schedule, and supporting documentation including ratios of incurred losses to earned premiums by policy duration for approval by the State Corporation Commission in accordance with the filing requirements and procedures prescribed by the State Corporation Commission. The supporting documentation shall also demonstrate in accordance with actuarial standards of practice using reasonable assumptions that the appropriate loss ratio standards can be expected to be met over the entire period for which rates are computed. The demonstration shall exclude active life reserves. An expected third-year loss ratio which is greater than or equal to the applicable percentage shall be demonstrated for policies or certificates in force less than three years.
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-120 C	For annual rate and experience filings, an actuarial certificate by a qualified actuary that to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratios all exceed the applicable ratio; 3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies; 4. The filing was prepared based on the current standards of practices as promulgated by the Actuarial Standards Board, including the data quality standard of practice, as described at www.actuary.org; 5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and 6. The premiums are reasonable in relation to the benefits provided.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-130 B	For proposed rate changes, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio; 3. The filing was prepared based on the current standards or practices as promulgated by the Actuarial Standards Board including the data quality standard of practice as described at: www.actuary.org; 4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and 5. The premiums are reasonable in relation to the benefits provided.
Change in the Rating Structure or Methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of t his subsection unless the issuer complies with the following requirements: a. The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. b. The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Life and Health Division, Forms and Rates Section handles rate revisions. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
RATE REVISIONS

I hereby certify that I have reviewed the attached rate revision filing and determined that it is in compliance with the rate revision checklist.

Signed: Sheryl M Babcock

Name (please print): Sheryl Babcock

Company Name: New York Life Insurance Company

Date: 3/11/2013 Phone No: 512-344-5831 FAX No: 512-703-5424

E-Mail Address: sbabcock@newyorklifeltc.com

New York Life Insurance Company
Long Term Care
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730
Bus: 512-344-5831
Fax: 512-703-5424
E-Mail: sbabcock@newyorklifeltc.com

Sheryl Babcock
Corporate Vice President
Long Term Care Insurance

March 11, 2013

Honorable Jacqueline Cunningham
Commissioner of Insurance
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: New York Life Insurance Company (New York Life)
Company NAIC # 66915
SERFF Tracking # NWLT-128855863
Policy Forms: Comprehensive ILTC-5000, et al.
Nursing Home Only INH-5000, et al.

Dear Commissioner Cunningham:

These forms are existing individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia beginning in December 2002 and are still being marketed in this jurisdiction with revised new business rates. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia.

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request. The increase on the originally filed rates is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses.

The company calculated the actuarially justified amount but limited the rate increase to 40%, as we are sensitive to the impact a rate increase will have on our policyholders. In addition, the company is exempting all policyholders with an attained age of 75 or above from this increase. This results in a requested increase of 0% for all policyholders with an attained age 75 or above, a 40% increase for all other policyholders with an issue age under 50, and a 25.1% rate increase for all other policyholders with an issue age 50 and over. The increased premium will be further limited to the premium rate schedule currently marketed in Virginia by New York Life.

Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

As New York Life is a mutual company and our LTC product is a participating policy, improvement in the performance of the product could lead to dividends being paid in the future.

A Contingent Nonforfeiture Benefit has previously been filed and is included with all ILTC-5000 and INH-5000 policies issued in the state.

The following electronic items are included with this submission:

- this cover letter;
- the Rate Revisions Checklist;
- an actuarial memorandum;
- rate schedules; and
- a sample policyholder rate increase notification letter*.

*In the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Bureau approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

No filing fee is required for this submission.

Thank you for your assistance in reviewing this filing.

Respectfully,

Sheryl M Babcock

Sheryl Babcock FSA, MAAA
Actuary

Enclosures

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin, Texas 78730-5006
(800) 224-4582

Date: <November 1, 2013>

[Your Agent:]
[<Agent name>]
[<Agent phone>]

The Company You Keep®

Long-Term Care Insurance
Policy: <policy number>
Insured: <insured name>

If you have questions, call us at 1-800-224-4582.
Visit us at www.newyorklife.com

Plan today. Protect tomorrow.

<CLIENT NAME STANDARD LETTER IP>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase to $<premium per mode> <mode>. Please note this amount is as of the date of this letter and may vary if you make changes to your coverage, including accepting inflation offers, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. Based on experience, we are anticipating higher claims than originally expected. To meet the higher than expected costs of these claims, we applied for and were granted a rate change by the department of insurance in <State>, the issuing state for your policy. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life Long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. The following is a summary of your current benefit levels and the new premium for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary — $<annual premium> annually
   - Current Policy Lifetime Maximum — $<policy max>
   - Current Nursing Home Daily Maximum Benefit — $<CNHDMB>
   - Current Benefit Period — <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at 1-800-224-4582 [Option 1, Option 1] Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF IP
[Your policy has a Contingent Nonforfeiture benefit. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Changing CNF IP
[Your policy has a Contingent Nonforfeiture benefit. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please note that with this notice, we have updated this benefit. Please add the enclosed updated Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Existing Optional NF IP
[Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF IP
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Troy E. Glover
Senior Vice President

Table 1: Actual to Expected Lapse Experience

Policy Duration	Actual Exposure	Actual Count	Actual Lapse	Expected Exposure	Expected Count	Expected Lapse	Actual to Expected
1	28,153	2,564	9.11%	27,166	2,495	9.18%	99.18%
2	27,311	2,027	7.42%	26,378	1,785	6.77%	109.67%
3	26,614	1,329	4.99%	26,068	1,352	5.19%	96.30%
4	24,263	889	3.66%	23,887	929	3.89%	94.17%
5	22,031	636	2.89%	21,759	633	2.91%	99.28%
6	21,805	511	2.34%	21,586	462	2.14%	109.51%
7	22,884	359	1.57%	22,735	352	1.55%	101.23%
8	22,339	271	1.21%	22,222	272	1.23%	98.95%
9	19,612	209	1.07%	19,537	222	1.13%	93.96%
10	17,291	150	0.87%	17,234	149	0.87%	100.24%
11	15,527	121	0.78%	15,479	123	0.80%	97.88%
12	11,295	80	0.71%	11,265	87	0.77%	91.95%
13	7,275	45	0.62%	7,265	47	0.65%	95.02%
14+	23,444	137	0.58%	23,404	150	0.64%	90.91%
Total	289,845	9,328	3.22%	285,987	9,059	3.17%	101.60%

Table 2: Actual to Expected Mortality Experience

All Issue Ages							
Policy Dur	Actual Deaths	Actual Exposure	Actual Rate	Expected Deaths	Expected Exposure	Expected Rate	Mortality A to E
1	226	152,925	0.15%	231	152,834	0.15%	98%
2	332	131,918	0.25%	333	131,769	0.25%	100%
3	424	116,621	0.36%	406	116,425	0.35%	104%
4	516	102,867	0.50%	468	102,608	0.46%	110%
5	514	90,315	0.57%	528	90,061	0.59%	97%
6	554	79,610	0.70%	579	79,333	0.73%	95%
7	649	69,685	0.93%	620	69,369	0.89%	104%
8	614	60,371	1.02%	650	60,062	1.08%	94%
9	666	50,091	1.33%	662	49,759	1.33%	100%
10	609	40,404	1.51%	648	40,102	1.62%	93%
11	620	32,443	1.91%	622	32,121	1.94%	99%
12	564	24,882	2.27%	581	24,604	2.36%	96%
13	533	17,658	3.02%	511	17,383	2.94%	103%
14	483	13,298	3.63%	457	13,053	3.50%	104%
15+	1,473	32,039	4.60%	1,474	31,275	4.71%	98%
Total	8,777	1,015,127	0.86%	8,771	1,010,759	0.87%	100%

Table 2 - Actual to Expected Mortality

Actual to Expected Mortality by Attained Age Groups Count Based			
Attained Age	Actual Count of Deaths	Expected Cour of Deaths	Actual to Expected
<60	550	412	133%
60-69	1,430	1,550	92%
70-79	3,170	3,273	97%
80-89	3,089	3,041	102%
90+	538	496	109%
Total	8,777	8,771	100%

Policy Duration	Female Single		Female Married		Male Single		MaleMarried	
	All Issue Ages		All Issue Ages		All Issue Ages		All Issue Ages	
	Actual Deaths	Mortality Rate A to E	Actual Deaths	Mortality Rate A to E	Actual Deaths	Mortality Rate A to E	Actual Deaths	Mortality Rate A to E
1	64	133%	45	138%	33	79%	84	78%
2	90	100%	66	96%	40	88%	136	105%
3	112	97%	89	98%	62	119%	161	108%
4	136	98%	118	111%	72	125%	190	114%
5	127	81%	122	102%	62	98%	203	107%
6	137	78%	134	102%	70	103%	213	103%
7	189	98%	145	104%	77	104%	238	109%
8	178	88%	136	94%	79	103%	221	96%
9	184	90%	163	109%	81	106%	238	101%
10	203	103%	129	84%	56	79%	221	95%
11	190	103%	143	93%	71	112%	216	95%
12	174	106%	141	92%	44	83%	205	94%
13	136	100%	139	96%	43	105%	215	108%
14	131	113%	132	95%	29	92%	191	106%
15+	350	94%	495	105%	91	94%	537	94%
Total	2,401	109%	2,197	114%	910	111%	3,269	93%

Mortality Selection Factors

	Issue Age < 75				Issue Age 75+			
	Male		Female		Male		Female	
Duration	Single	Married	Single	Married	Single	Married	Single	Married
1	0.34	0.22	0.22	0.13	0.26	0.26	0.11	0.11
2	0.38	0.27	0.37	0.27	0.32	0.32	0.31	0.31
3	0.43	0.31	0.45	0.35	0.39	0.39	0.44	0.44
4	0.47	0.35	0.52	0.41	0.45	0.45	0.53	0.53
5	0.51	0.40	0.56	0.46	0.52	0.52	0.61	0.61
6	0.54	0.44	0.60	0.50	0.57	0.57	0.68	0.68
7	0.58	0.47	0.64	0.53	0.63	0.63	0.74	0.74
8	0.61	0.51	0.67	0.55	0.68	0.68	0.79	0.79
9	0.65	0.55	0.69	0.58	0.73	0.73	0.84	0.84
10	0.68	0.58	0.71	0.60	0.77	0.77	0.89	0.89
11	0.71	0.61	0.73	0.62	0.81	0.81	0.92	0.92
12	0.73	0.64	0.75	0.64	0.85	0.85	0.96	0.96
13	0.76	0.67	0.77	0.65	0.89	0.89	0.99	0.99
14	0.78	0.70	0.79	0.67	0.92	0.92	1.02	1.02
15	0.81	0.72	0.80	0.68	0.95	0.95	1.05	1.05
16	0.83	0.75	0.82	0.69	0.98	0.98	1.07	1.07
17	0.85	0.77	0.83	0.71	1.01	1.01	1.09	1.09
18	0.87	0.79	0.84	0.72	1.03	1.03	1.11	1.11
19	0.88	0.81	0.85	0.73	1.05	1.05	1.13	1.13
20	0.90	0.83	0.86	0.74	1.06	1.06	1.14	1.14
21	0.91	0.84	0.87	0.75	1.07	1.07	1.16	1.16
22	0.92	0.86	0.88	0.76	1.09	1.09	1.17	1.17
23	0.93	0.87	0.89	0.77	1.10	1.10	1.18	1.18
24	0.94	0.88	0.90	0.78	1.10	1.10	1.19	1.19
25+	0.95	0.89	0.91	0.79	1.11	1.11	1.20	1.20

Table 3: Actual to Expected Claim Experience

Exp Year	Actual Claim Counts	Actual	Expected	A/E
1991	7	208	436	48%
1992	12	767	879	87%
1993	21	1,052	1,387	76%
1994	29	2,129	1,968	108%
1995	38	1,805	2,708	67%
1996	71	3,219	3,751	86%
1997	120	5,151	5,032	102%
1998	128	6,728	6,492	104%
1999	133	6,315	8,320	76%
2000	161	11,035	10,512	105%
2001	223	12,882	13,129	98%
2002	240	15,889	16,085	99%
2003	336	20,585	19,430	106%
2004	338	20,927	23,135	90%
2005	388	24,095	27,371	88%
2006	531	37,303	31,873	117%
2007	540	38,016	36,857	103%
2008	566	39,443	42,232	93%
2009	649	52,698	47,853	110%
2010	675	51,535	53,970	95%
2011	490	66,379	60,482	110%
Total	5,696	418,160	413,916	101%

Morbidity Selection factors

Duration	Issue Age <60	62	67	72	77	82+
1	0.7	1.25	1.47	1.3	1.4	1.21
2	0.81	1.24	1.46	1.35	1.4	1.34
3	0.88	1.23	1.46	1.38	1.4	1.41
4	0.93	1.22	1.46	1.41	1.4	1.47
5	0.93	1.21	1.46	1.42	1.4	1.47
6	0.93	1.21	1.46	1.44	1.4	1.47
7	0.93	1.14	1.46	1.45	1.39	1.47
8	0.93	1.14	1.46	1.46	1.38	1.47
9	0.93	1.14	1.46	1.47	1.37	1.47
10	0.93	1.14	1.46	1.48	1.37	1.47
11	0.93	1.14	1.46	1.49	1.36	1.47
12	0.93	1.14	1.46	1.49	1.35	1.47
13	0.93	1.14	1.46	1.5	1.35	1.47
14	0.93	1.14	1.46	1.5	1.34	1.47
15	0.93	1.14	1.46	1.5	1.34	1.47
16	0.93	1.14	1.46	1.5	1.33	1.47
17	0.93	1.14	1.46	1.5	1.33	1.47
18	0.93	1.14	1.46	1.5	1.32	1.47
19	0.93	1.14	1.46	1.5	1.32	1.47
20	0.93	1.14	1.46	1.5	1.31	1.47
21	0.93	1.14	1.46	1.5	1.31	1.47
22	0.93	1.14	1.45	1.5	1.31	1.47
23	0.93	1.14	1.45	1.5	1.3	1.47
24	0.93	1.14	1.45	1.5	1.3	1.47

Male and Female Actual to Expected by Issue Age and Duration

Actual to Expected Claims Analysis
TOTAL Claim Costs (ACTUAL V. EXPECTED) by issue age
Male

Actual (in 1000s)

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	337	552	1,713	339	1,822	421	2,192	902	1,573	819	1,943	938	222	4	269	702	14,747
62	343	427	564	984	1,071	2,090	1,526	1,376	925	1,202	2,228	1,108	1,334	1,030	562	1,418	18,188
67	85	314	1,243	1,059	1,885	1,145	2,176	2,331	1,497	3,008	2,382	2,132	1,677	1,953	2,000	3,538	28,426
72	40	739	730	800	983	1,449	1,992	2,137	3,409	3,885	3,188	2,353	966	1,656	1,338	2,879	28,544
77	190	320	745	781	849	655	1,101	665	634	616	1,048	816	701	1,028	238	652	11,038
82	103	38	407	105	323	747	704	96	184	450	222	165	9	61	9	-	3,623
87	67	0	-	-	35	5	98	-	-	-	-	-	-	-	-	-	205
92+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,164	2,390	5,403	4,068	6,968	6,512	9,788	7,507	8,222	9,981	11,011	7,511	4,909	5,732	4,416	9,190	104,771

Expected (in 1000s)

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	413	744	1,053	1,161	1,255	1,300	1,364	1,327	1,132	964	792	575	314	241	208	716	13,558
62	330	526	714	773	885	993	1,103	1,203	1,204	1,196	1,153	1,060	905	822	703	2,170	15,738
67	424	736	953	1,122	1,395	1,661	1,855	2,026	2,173	2,205	2,120	1,913	1,593	1,382	1,239	3,608	26,406
72	438	676	865	1,112	1,416	1,676	1,926	2,074	2,174	2,189	2,074	1,891	1,587	1,391	1,169	2,674	25,332
77	324	465	571	667	799	866	917	935	927	896	836	758	630	500	376	682	11,150
82	122	187	244	291	323	360	384	388	345	297	217	160	87	50	34	49	3,537
87	13	22	26	29	28	27	21	14	10	5	-	-	-	-	-	-	194
92+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,063	3,356	4,427	5,154	6,101	6,883	7,570	7,967	7,964	7,751	7,192	6,357	5,116	4,386	3,728	9,899	95,916

A/E

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	82%	74%	163%	29%	145%	32%	161%	68%	139%	85%	245%	163%	71%	2%	130%	98%	109%
62	104%	81%	79%	127%	121%	210%	138%	114%	77%	101%	193%	104%	148%	125%	80%	65%	116%
67	20%	43%	130%	94%	135%	69%	117%	115%	69%	136%	112%	111%	105%	141%	161%	98%	108%
72	9%	109%	84%	72%	69%	86%	103%	103%	157%	177%	154%	124%	61%	119%	115%	108%	113%
77	59%	69%	130%	117%	106%	76%	120%	71%	68%	69%	125%	108%	111%	205%	63%	96%	99%
82	84%	20%	167%	36%	100%	208%	183%	25%	53%	152%	102%	103%	10%	122%	26%	0%	102%
87	516%	0%	0%	0%	122%	19%	478%	0%	0%	0%	0%	0%	0%	0%	0%	0%	106%
92+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	56%	71%	122%	79%	114%	95%	129%	94%	103%	129%	153%	118%	96%	131%	118%	93%	109%

Actual to Expected Claims Analysis Claims through ########
TOTAL Claim Costs (ACTUAL V. EXPECTED) by issue age Data developed to ########
Female Scenario AC09

Actual (in 1000s)

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	950	627	1,439	1,707	1,801	1,612	1,820	962	2,228	2,501	1,217	1,090	1,077	680	678	1,848	22,239
62	288	1,405	1,862	635	1,396	1,143	2,149	3,291	3,059	2,429	2,027	2,629	2,112	2,771	1,905	4,166	33,266
67	909	1,881	1,395	1,875	3,706	4,651	3,668	4,360	7,570	2,802	4,357	5,341	4,046	4,148	3,520	7,082	61,313
72	741	1,250	3,237	2,674	3,539	4,511	6,806	6,370	5,259	6,549	5,628	5,074	5,088	4,958	3,457	6,888	72,029
77	785	829	1,831	4,232	2,511	2,615	4,477	4,173	5,074	4,494	3,702	2,912	1,989	2,013	1,401	2,144	45,181
82	23	667	1,038	520	958	1,249	952	1,649	999	1,146	1,113	541	214	341	129	0	11,541
87	0	83	96	85	229	75	251	55	524	1	36	9	-	-	-	-	1,442
92+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,697	6,742	10,897	11,727	14,141	15,856	20,124	20,860	24,712	19,922	18,080	17,596	14,526	14,912	11,091	22,128	247,010

Expected (in 1000s)

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	530	1,066	1,498	1,746	1,958	2,099	2,282	2,279	2,031	1,774	1,471	1,094	685	547	474	1,794	23,329
62	621	1,107	1,425	1,567	1,749	1,957	2,151	2,354	2,408	2,456	2,422	2,278	2,137	2,121	1,990	6,706	35,450
67	854	1,429	1,845	2,182	2,736	3,292	3,841	4,385	4,952	5,234	5,242	4,996	4,324	3,959	3,576	10,896	63,742
72	1,019	1,628	2,177	2,846	3,663	4,449	5,173	5,781	6,257	6,493	6,425	6,010	5,253	4,695	4,051	9,583	75,503
77	1,126	1,742	2,224	2,695	3,031	3,407	3,753	4,043	4,108	4,086	3,733	3,249	2,544	2,051	1,562	2,699	46,055
82	466	702	844	992	1,107	1,214	1,277	1,285	1,136	944	793	569	361	211	114	113	12,127
87	71	112	146	176	184	183	155	149	120	98	71	43	14	5	-	-	1,527
92+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,689	7,786	10,159	12,204	14,428	16,601	18,632	20,275	21,013	21,085	20,156	18,238	15,320	13,588	11,767	31,791	257,733

A/E

Issue	Policy Duration																
Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Total
<60	179%	59%	96%	98%	92%	77%	80%	42%	110%	141%	83%	100%	157%	124%	143%	103%	95%
62	46%	127%	131%	41%	80%	58%	100%	140%	127%	99%	84%	115%	99%	131%	96%	62%	94%
67	106%	132%	76%	86%	135%	141%	96%	99%	153%	54%	83%	107%	94%	105%	98%	65%	96%
72	73%	77%	149%	94%	97%	101%	132%	110%	84%	101%	88%	84%	97%	106%	85%	72%	95%
77	70%	48%	82%	157%	83%	77%	119%	103%	124%	110%	99%	90%	78%	98%	90%	79%	98%
82	5%	95%	123%	52%	87%	103%	75%	128%	88%	121%	140%	95%	59%	162%	114%	0%	95%
87	0%	74%	66%	48%	125%	41%	162%	37%	436%	1%	50%	21%	0%	0%	0%	0%	94%
92+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	79%	87%	107%	96%	98%	96%	108%	103%	118%	94%	90%	96%	95%	110%	94%	70%	96%

NAIC Model 880 Section 4 (G)(2)

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any accident or health insurance policy or in the benefits payable thereunder, or in any of the terms or conditions of such policy, or in any other manner.

38.2 508 2 Virginia

2. Unfairly discriminate or permit any unfair discrimination between individuals of the same class and of essentially the same hazard (i) in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance, (ii) in the benefits payable under such policy or contract, (iii) in any of the terms or conditions of such policy or contract, or (iv) in any other manner;

20-448 (C) Arizona

As to kinds of insurance other than life and disability, a person shall not make or permit any unfair discrimination in favor of particular persons or between insureds or subjects of insurance having substantially like insuring, risk and exposure factors, or expense elements, in the terms or conditions of any insurance contract, or in the rate or amount of premium charged.

2304 (13)(b) Delaware

No person shall make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any policy of contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

33-6-4 (8)(A)(ii) Georgia

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or sickness insurance, in the benefits payable thereunder, in any of the terms or conditions of the contract, or in any other manner whatever.

26.1-04-03 (7)(b) North Dakota

Making or permitting any unfair discrimination, including consideration of an individual’s history or status as a subject of domestic abuse, between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatsoever.

24-A 2159 (2) Maine

No person may make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever. Nothing in this provision prohibits an insurer from providing incentives for insureds to use the services of a particular provider.

500.2020 Michigan

The following are defined as unfair methods of competition and unfair and deceptive acts or practices in the business of insurance:

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, membership, or policy fees, or rates charged for any policy or contract of accident or health insurance applicable to individual or family expense coverage or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

1204 (7)(b) Oklahoma

Making or permitting any **unfair** discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or **health** insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

58-33-13 South Dakota

No person may make or permit any **unfair discrimination** between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy of contract of health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever. Violation of this section is a Class 2 misdemeanor. Nothing in this section prohibits different rates charged, or benefits payable, or different underwriting procedures used for individuals insured under a franchise plan or provided discounts based upon administrative savings or incentives for additional family members to purchase insurance.

27-12-11 (b) Alabama

No person shall make or permit any unfair discrimination between amount of premium, policy fees or rates charged for any policy or contract of disability insurance, or in the

benefits payable thereunder, or in any of the terms or conditions of such contract or in any other manner whatever.

56-8-104 (7)(C) Tennessee

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any accident or health insurance policy or in the benefits payable under any accident or health insurance policy, or in any of the terms or conditions of the policy, or in any other manner.

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: August 28, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your objections on our recent LTC filing.

1. What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

We have three older series of policy forms, which represent a very small part of our overall long-term care business in force. We chose not to request a rate increase on the three older policy forms series. The three blocks are very small, and many of the policyholders of these forms are elderly.

2. Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XIV. Please expand Exhibit XIV to show the annual premium in force prior to the rate increase.

Attached are Exhibits II through XIV in Excel, for your review. The annual premium in force prior to the rate increase in shown in Exhibit II.

3. Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.

> ***a. Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.***
> ***b. Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.***
> ***c. Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.***

Attachment 1 provides the expanded results of the A/E studies in an excel workbook.
a. I can confirm that the expected is based on the revised assumptions.
b. I can confirm that the expected is based on the revised assumptions and that the expected reflect the mortality selection factors. The selection factors are included in Attachment 1. The A/E analysis by gender and attained age groups are also included in Attachment 1.
c. I can confirm that the expected is based on the revised assumptions and that the expected reflect the morbidity selection factors. The selection factors are included in Attachment 1. The A/E analysis by gender, issue age groups, and policy duration are also included in Attachment 1. This is one of several ways in which we analyze our actual to expected results to confirm the fit is good across key parameters.

4. Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

The slope of the original morbidity curve was more gradual than the revised morbidity assumption. Attachment 2 shows sample pricing and best estimate claim costs at two key issue ages and benefit options. The change to the new morbidity assumption results in a slight decrease in the future projected lifetime loss ratio. Note that the requested rate increase is due to higher persistency, which includes lower mortality and lower ultimate lapses.

5. Please describe how you arrived at your 3 tiers of rate increases:

a. 0% for insureds with an attained age >74
b. 40% for insureds with attained age <75 and issue age <50
c. 25.1% for insureds with attained age 75 and issue age 50-74
d. All increases are capped at the rates recently approved and offered to new insureds.

What was the thinking behind the 40% and 25.1%? How frequently do the caps of the current rates come into play? Are any of the current rates actually less than the prior rates for specific cells?

We chose to limit the increase to 40% for issue ages under 50. Issue ages under 50 were more underpriced than issue ages 50+. The rate increase that can be justified for issue ages 50+ is 25.1%. The new business caps come into play somewhat frequently, most noticeably around issue age 62. Due to system constraints, there are seven cells for the Home Health Care premium rate schedules where the current rate is slightly less than the original rate: at issue age 77 and 83, unlimited benefit period option, and issue ages 84 and 85, 10 year benefit period and unlimited benefit period options. There are no policies issued in Virginia that are in force in these seven cells.

6. We understand that if an insured is currently less than age 75 and purchases additional coverage through the CPI-U option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

The policyholder would pay the increased rate.

7. The actuarial memorandum states the projections recognize benefit buy-downs of 1.5%. Is there any related anti-selection associated with the buy-downs in the projections?

There was no anti-selection assumed in the projections.

8. The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 57.9%. What would the lifetime loss ratio be if these older policyholders were not exempt?

The lifetime loss ratio would be 56.2%.

9. In the original pricing of this form, what was the target loss ratio?

The pricing target loss ratio was 60%, based on a discount rate of 4.5%.

10. 14 VAC5-200-153B2 requires statements that

a. if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and
b. the premium rate filing is in compliance with this section

Please provide a revised actuarial memorandum with these required statements.

The revised Actuarial Memorandum is attached.

11. Please provide the following distribution of the nationwide inforce business:

a. By gender
b. By issue year
c. By inflation option
d. By attained age
e. By marital status

To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

Attachment 3 shows the distribution of nationwide inforce business in the five separate distribution categories you requested.

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

We do not have any limited pay policies in force.

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

These policies have a three year rate guarantee. The rate guarantees on the policies impact were properly reflected in the projections.

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

Waived premiums are handled as an addition to claims and are included in premium. They are handled consistently between the historical period and the projection period.

15. Please submit the historical and projected experience of the policies added under the new premium rates. They too are part of the form and must be included. We are asking for the national experience on these policies with and without the rate increase. We are asking for the experience of these policies separately, so we can more easily evaluate their contribution to the form experience.

I believe you are referencing the new business rate change that was implemented on these forms effective January 1, 2012. The rate increase does not apply to any of the business issued on these forms after January 1, 2012 Data included in this filing was experience through December 31, 2011.

16. The filings states that policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). Please provide a legal analysis that addresses why the company's proposal is not in violation of unfair discrimination laws as set forth in § 38.2-508 2 of the Code of Virginia.

New York Life has chosen not to seek a rate increase out of sensitivity to our most elderly customers. It is important to note that other policyholders will not be subsidizing this carve out. The rates for a 74 year old would be the same if we raised rates on those over attained age 75. In other words, the rate increase on the 74 year old is unaffected by the attained age carve out. The rate increase would be the same either way. Our decision is based on the fact that most of these people have retired and have been living on a fixed income for some period of time. It is these insureds we expect to have the most difficult time affording a rate increase at a time when they most likely will need the protection.

To date, we are aware of at least 10 states (AL, AZ, DE, GA, ME, MI, ND, OK, SD and TN) whose unfair discrimination laws are substantially similar to Virginia's statute have approved the same carve out for age 75 and above. These states were able to overcome their unfair discrimination laws in approving the filing (presumably for the same policy reasons in which we submitted it). I have attached those states' laws as attachment 4 for your reference.

We currently have 26 states that have approved our rate increase: 25 out of 26 of these states have approved the rate increase with the attained age carve out.

Also note that we have refined our rate calculation on five riders to ensure they are consistent with our new business rate caps for these rates. The riders are the 3% compound, 4% compound, the level funded Auto-CPI-U, the level funded auto-CPI-U +1%, and the level funded Auto-CPU-U+2%. In all cases the rates are the same or lower than what was previously submitted. These revised rates are included in the Excel workbooks being provided as part of Exhibit XIII and Exhibit XIV.

Sheryl M. Babcock, FSA, MAAA
August 28, 2013

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: October 31, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your objections on our recent LTC filing.

1. The experience and projections need to be split between pre and post rate stabilization projections. We understand that only 2 policies were issued in Virginia prior to the rate stabilization date of October 1, 2003. But the same is not true for nationwide. Please resubmit Exhibits II through XII in Excel format with the pre and post rate stabilization split.

Attached are revised Exhibits II through XI with the pre and post rate stabilization split out separately, on a nationwide basis. Also attached is an updated Exhibit XII.

2. Demonstrate the experience under pre-rate stabilization meets the 60% loss ratio requirement. Demonstrate the experience under the post rate stabilization meets the 58% / 85% loss ratio requirement. Provide the annual "best estimate" active life reserve balances for the nationwide pre rate stabilization policies only.

The 5.0 LR Exhibit II demonstrates that the pre rate stabilization block meets the 60% loss ratio requirement and the 5.0 RS Exhibit IX demonstrates that the post rate stabilization block meets the 58%/85% loss ratio test. The best estimate active life reserve balances are included in the 5.0 LR Exhibit VIII.

3. Provide the same distributions of business previously provided, but split between pre and post rate stabilization policies.

Attached are the exhibits that provide the distribution of business split between pre and post rate stabilization policies.

4. The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited. How does the revised lapse assumption compare to the lapse assumption used to recently re-price the product?

I am attaching an updated lapse study with the information requested. The lapse study includes the experience of all of our long-term care policy forms, but only includes all data from calendar years 2008 and later. The lapse assumption used to re-price the product was the same as the best estimate assumption shown in this rate filing at the ultimate durations.

5. Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption. How does the revised mortality assumption compare to the assumption used to recently re-price the product?

The mortality study included all historical long term care policies issued through March 31, 2011 with experience developed through September 30, 2011. Deaths for both active and disabled insureds were included in the study. The expected mortality table underlying the study was the sex distinct 1994 Group Annuitant Mortality (1994 GAM) table with selection factors.

I apologize for not including the selection factors in my previous response. I am including a revised attachment 1 with the mortality selection factors listed. The mortality improvement uses scale AA from 2002 to 2011. There are no other adjustment other than the selection factors and mortality improvements.

The mortality assumption used to re-price the product was slightly more conservative than our best estimate assumption shown in this rate filing.

6. The actual to expected morbidity analysis shows experience back to 1991. Confirm our understanding that the actual to expected analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

For the purposes of the actual to expected morbidity analysis, the 4.0 and 5.0 policy series experience was combined. The 4.0 and 5.0 series were analyzed together because the products features are very similar and also due to a lack of claim credibility in the 5.0 series.

7. Your response to the question on unfair discrimination shows 26 states have approved the rate increase. Please provide a revised Exhibit XII which shows the approvals by state. Provide this in an Excel workbook. Include the inforce premium before the increase, by state and by the 3 increase categories of issue age < 50, issue age > 50 and attained age >74.

Attached is a revised Exhibit XII in an Excel format which includes the information requested.

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

The projections do not assume any additional future purchases under any of the optional future purchase election riders.

9. Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

No.

10. The filing states that the company intends to absorb the lost premiums on those policyholders that will not receive the proposed rate increase. In the prior objection letter, the company was requested to address how it intends to do this; and will not potentially seek to have the other policyholders subsidize the lost premiums. The company's response does not appear to address this concern. It would appear that future projections should account for the premium increases not implemented for those over the age of 75 in some manner.

As we discussed, if we were to ever request an additional rate increase, we would develop future projections as if the premium increases were implemented on all policyholders.

Sheryl M. Babcock, FSA, MAAA
October 31, 2013

New York Life Lapse study -Marital Status

Actual Lapse			
Duration	Single	Married	All
1	1,569	2,695	4,264
2	988	2,032	3,020
3	576	1,397	1,973
4	405	886	1,291
5	343	682	1,025
6	249	519	768
7	217	358	575
8	205	214	419
9	156	173	329
10+	400	471	871
Total	5,108	9,427	14,535

Expected Lapse			
Duration	Single	Married	All
1	1,575	2,723	4,298
2	983	1,918	2,901
3	659	1,403	2,062
4	462	1,012	1,475
5	344	702	1,047
6	273	483	756
7	218	327	545
8	178	231	409
9	168	199	367
10+	383	555	938
Total	5,243	9,554	14,797

A/E			
Duration	Single	Married	All
1	100%	99%	99%
2	101%	106%	104%
3	87%	100%	96%
4	88%	88%	88%
5	100%	97%	98%
6	91%	107%	102%
7	99%	109%	105%
8	115%	93%	102%
9	93%	87%	90%
10+	104%	85%	93%
Total	97%	99%	98%

Actual Exposure			
Duration	Single	Married	All
1	12,354	34,319	46,673
2	10,697	31,708	42,405
3	9,612	30,020	39,632
4	9,177	28,811	37,988
5	9,239	26,691	35,930
6	10,247	25,265	35,512
7	11,537	23,723	35,260
8	11,984	21,345	33,329
9	12,255	19,961	32,216
10+	41,414	84,780	126,193
Total	138,518	326,623	465,141

New York Life - Actual to Expected Voluntary Lapse Rates
Count Based & Calendar Years 2008 & Later

Policy	Issue Ages <35				Issue Ages 35-39				Issue Ages 40-44				Issue Ages 45-49				Issue Ages 50+				Aggregate			
Duration	Actual	Actual Lapse	Expected	A to E	Actual	ctual Lapse	Expected	A to E	Actual	ctual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E
1	23.67%	893	26.23%	90%	13.45%	383	12.63%	107%	11.80%	433	12.37%	95%	8.13%	604	7.64%	106%	6.74%	1,951	6.66%	101%	9.14%	4,264	9.21%	99%
2	19.39%	559	18.22%	106%	11.47%	296	10.11%	113%	8.86%	292	9.38%	95%	6.24%	429	6.13%	102%	5.39%	1,444	5.17%	104%	7.12%	3,020	6.84%	104%
3	11.67%	271	12.35%	94%	8.88%	202	7.89%	113%	7.16%	228	6.87%	104%	4.77%	309	4.88%	98%	3.79%	963	4.18%	91%	4.98%	1,973	5.20%	96%
4	7.21%	146	8.16%	88%	5.40%	112	6.18%	87%	4.55%	143	4.91%	93%	3.39%	211	3.89%	87%	2.77%	679	3.20%	87%	3.40%	1,291	3.88%	88%
5	6.11%	113	5.62%	109%	4.43%	84	4.72%	94%	3.52%	108	3.45%	102%	3.10%	178	2.94%	106%	2.32%	542	2.48%	94%	2.85%	1,025	2.91%	98%
6	4.96%	80	4.35%	114%	3.08%	52	3.50%	88%	2.52%	76	2.48%	102%	2.38%	130	2.47%	96%	1.81%	430	1.76%	103%	2.16%	768	2.13%	102%
7	3.26%	45	3.33%	98%	2.93%	44	2.77%	106%	2.05%	58	2.01%	102%	1.86%	96	1.75%	106%	1.36%	332	1.27%	107%	1.63%	575	1.55%	105%
8	3.01%	32	2.84%	106%	1.99%	25	2.02%	98%	2.32%	56	1.52%	152%	1.60%	72	1.52%	105%	0.97%	234	1.03%	94%	1.26%	419	1.23%	102%
9	2.01%	18	2.08%	96%	1.94%	22	1.77%	110%	1.14%	25	1.28%	89%	1.30%	54	1.27%	103%	0.88%	210	1.04%	85%	1.02%	329	1.14%	90%
10	2.16%	15	1.57%	138%	1.82%	17	1.51%	120%	0.92%	17	1.02%	90%	0.93%	31	1.01%	92%	0.76%	166	0.78%	97%	0.85%	246	0.86%	99%
11	1.54%	8	1.05%	147%	1.65%	12	1.26%	131%	0.80%	11	0.76%	105%	0.93%	23	0.76%	123%	0.66%	121	0.78%	85%	0.74%	175	0.79%	94%
12	1.33%	5	0.79%	168%	1.27%	7	1.01%	126%	0.38%	4	0.76%	50%	0.60%	11	0.76%	79%	0.62%	97	0.77%	81%	0.64%	124	0.77%	82%
13	2.58%	5	0.68%	377%	0.00%	-	0.64%	0%	0.50%	3	0.65%	77%	0.48%	5	0.65%	74%	0.63%	78	0.66%	97%	0.63%	91	0.66%	96%
14+	1.30%	1	0.74%	175%	0.00%	-	0.66%	0%	0.36%	4	0.65%	55%	0.14%	3	0.64%	21%	0.62%	227	0.64%	97%	0.59%	235	0.64%	91%
Total	11.14%	2,191	11.48%	97%	6.29%	1,256	5.99%	105%	4.45%	1,458	4.53%	98%	3.43%	2,156	3.42%	100%	2.27%	7,474	2.34%	97%	3.12%	14,535	3.18%	98%

Duration	Exposure
1	46,673
2	42,405
3	39,632
4	37,988
5	35,930
6	35,512
7	35,260
8	33,329
9	32,216
10	28,772
11	23,521
12	19,449
13	14,390
14+	40,062
Total	465,141

5.0 LR Distribution, Nationwide

Inforce as of 12/31/2011

		Nationwide	
5.0 LR Inforce Count:		3,383	
		Count	Distr
Gender	Female	1,975	58.4%
	Male	1,408	41.6%
Issue Year	1988	-	0.0%
	1989	-	0.0%
	1990	-	0.0%
	1991	-	0.0%
	1992	-	0.0%
	1993	-	0.0%
	1994	-	0.0%
	1995	-	0.0%
	1996	-	0.0%
	1997	-	0.0%
	1998	-	0.0%
	1999	-	0.0%
	2000	-	0.0%
	2001	-	0.0%
	2002	468	13.8%
	2003	2,915	86.2%
	2004	-	0.0%
	2005	-	0.0%
	2006	-	0.0%
	2007	-	0.0%
	2008	-	0.0%
	2009	-	0.0%
	2010	-	0.0%
	2011	-	0.0%
Inflation Type	None	1,161	34.3%
	Simple	468	13.8%
	Compound	209	6.2%
	Auto	1	0.0%
	Offers	1,544	45.6%
	18	-	0.0%
	19	-	0.0%
	20	-	0.0%
	21	-	0.0%
	22	-	0.0%
	23	-	0.0%
	24	-	0.0%
	25	-	0.0%

	26	-	0.0%
	27	-	0.0%
	28	-	0.0%
	29	2	0.1%
	30	5	0.1%
	31	4	0.1%
	32	1	0.0%
	33	4	0.1%
	34	3	0.1%
	35	3	0.1%
	36	2	0.1%
	37	6	0.2%
	38	8	0.2%
	39	10	0.3%
	40	7	0.2%
	41	9	0.3%
	42	10	0.3%
	43	4	0.1%
	44	17	0.5%
	45	14	0.4%
	46	19	0.6%
	47	18	0.5%
	48	20	0.6%
	49	20	0.6%
	50	42	1.2%
	51	37	1.1%
	52	41	1.2%
	53	51	1.5%
	54	66	2.0%
	55	82	2.4%
	56	54	1.6%
	57	69	2.0%
Attained Age by 2014 Anniversary	58	94	2.8%
	59	108	3.2%
	60	138	4.1%
	61	129	3.8%
	62	112	3.3%
	63	119	3.5%
	64	135	4.0%
	65	147	4.3%
	66	157	4.6%
	67	144	4.3%
	68	93	2.7%
	69	120	3.5%
	70	145	4.3%
	71	125	3.7%
	72	126	3.7%

	73	106	3.1%
	74	91	2.7%
	75	88	2.6%
	76	94	2.8%
	77	67	2.0%
	78	69	2.0%
	79	47	1.4%
	80	53	1.6%
	81	51	1.5%
	82	32	0.9%
	83	30	0.9%
	84	27	0.8%
	85	13	0.4%
	86	22	0.7%
	87	14	0.4%
	88	14	0.4%
	89	15	0.4%
	90	8	0.2%
	91	9	0.3%
	92	2	0.1%
	93	1	0.0%
	94	5	0.1%
	95	5	0.1%
	96	-	0.0%
	97	-	0.0%
	98	-	0.0%
	99	-	0.0%
	100	-	0.0%
	101	-	0.0%
	102	-	0.0%
	103	-	0.0%
	104	-	0.0%
	105	-	0.0%
Marital Status	Married	2,594	76.7%
	Single	789	23.3%

5.0 RS Distribution, Nationwide

Inforce as of 12/31/2011

		Nationwide	
5.0 RS Inforce Count:		73429	
		Count	Distr
Gender	Female	42,687	58.1%
	Male	30,742	41.9%
Issue Year	1988	-	0.0%
	1989	-	0.0%
	1990	-	0.0%
	1991	-	0.0%
	1992	-	0.0%
	1993	-	0.0%
	1994	-	0.0%
	1995	-	0.0%
	1996	-	0.0%
	1997	-	0.0%
	1998	-	0.0%
	1999	-	0.0%
	2000	-	0.0%
	2001	-	0.0%
	2002	-	0.0%
	2003	1,379	1.9%
	2004	6,171	8.4%
	2005	7,362	10.0%
	2006	8,790	12.0%
	2007	9,637	13.1%
	2008	9,154	12.5%
	2009	8,453	11.5%
	2010	10,431	14.2%
	2011	12,052	16.4%
Inflation Type	None	15,028	20.5%
	Simple	10,497	14.3%
	Compound	8,609	11.7%
	Auto	6,654	9.1%
	Offers	32,641	44.5%
	18	-	0.0%
	19	-	0.0%
	20	-	0.0%
	21	13	0.0%
	22	26	0.0%
	23	29	0.0%
	24	37	0.1%
	25	57	0.1%

Attained Age by 2014 Anniversary			
	26	90	0.1%
	27	121	0.2%
	28	140	0.2%
	29	165	0.2%
	30	179	0.2%
	31	182	0.2%
	32	228	0.3%
	33	251	0.3%
	34	279	0.4%
	35	326	0.4%
	36	355	0.5%
	37	418	0.6%
	38	405	0.6%
	39	446	0.6%
	40	499	0.7%
	41	551	0.8%
	42	661	0.9%
	43	780	1.1%
	44	809	1.1%
	45	815	1.1%
	46	916	1.2%
	47	989	1.3%
	48	1,037	1.4%
	49	1,153	1.6%
	50	1,380	1.9%
	51	1,540	2.1%
	52	2,242	3.1%
	53	2,235	3.0%
	54	2,290	3.1%
	55	2,441	3.3%
	56	2,675	3.6%
	57	2,815	3.8%
	58	2,785	3.8%
	59	2,832	3.9%
	60	2,862	3.9%
	61	2,930	4.0%
	62	3,008	4.1%
	63	2,994	4.1%
	64	2,927	4.0%
	65	2,852	3.9%
	66	2,884	3.9%
	67	2,794	3.8%
	68	2,185	3.0%
	69	1,886	2.6%
	70	1,927	2.6%
	71	1,687	2.3%
	72	1,360	1.9%

	73	1,075	1.5%
	74	923	1.3%
	75	780	1.1%
	76	648	0.9%
	77	472	0.6%
	78	447	0.6%
	79	341	0.5%
	80	267	0.4%
	81	208	0.3%
	82	177	0.2%
	83	142	0.2%
	84	113	0.2%
	85	113	0.2%
	86	71	0.1%
	87	61	0.1%
	88	40	0.1%
	89	26	0.0%
	90	10	0.0%
	91	10	0.0%
	92	8	0.0%
	93	3	0.0%
	94	4	0.0%
	95	2	0.0%
	96	-	0.0%
	97	-	0.0%
	98	-	0.0%
	99	-	0.0%
	100	-	0.0%
	101	-	0.0%
	102	-	0.0%
	103	-	0.0%
	104	-	0.0%
	105	-	0.0%
Marital Status	Married	54,784	74.6%
	Single	18,645	25.4%

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On Or After October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	330,510	0	0	0.0%	1,826	553,325	0	0	0.0%	6.25%	1.6742
	2004	7,836,436	8,020	207,720	2.7%	9,699	12,347,688	12,637	327,300	2.7%	6.25%	1.5757
	2005	20,178,373	76,523	422,377	2.1%	18,835	29,924,317	113,483	626,381	2.1%	6.25%	1.4830
Historical	2006	35,479,988	193,232	2,040,126	5.8%	29,218	49,521,367	269,705	2,847,516	5.8%	6.25%	1.3958
Experience	2007	53,554,790	783,030	2,041,508	3.8%	39,875	70,352,340	1,028,629	2,681,830	3.8%	6.25%	1.3137
	2008	71,671,740	1,128,013	3,399,379	4.7%	48,621	88,613,366	1,394,651	4,202,918	4.7%	6.25%	1.2364
	2009	86,432,531	2,148,401	5,487,364	6.3%	55,555	100,577,208	2,499,987	6,385,371	6.3%	6.25%	1.1636
	2010	101,939,698	3,061,463	8,930,954	8.8%	63,864	111,644,350	3,352,914	9,781,181	8.8%	6.25%	1.0952
	2011	121,237,104	4,610,288	12,868,230	10.6%	73,255	124,968,346	4,752,176	13,264,268	10.6%	6.25%	1.0308
	2012	127,949,190	10,819,793	13,815,154	10.8%	70,054	124,128,947	10,496,741	13,402,668	10.8%	6.25%	0.9701
	2013	123,716,643	14,664,288	16,812,283	13.6%	67,681	112,962,611	13,389,599	15,350,880	13.6%	6.25%	0.9131
	2014	120,547,237	17,465,869	19,987,440	16.6%	65,843	103,594,074	15,009,557	17,176,506	16.6%	6.25%	0.8594
	2015	118,079,842	19,995,344	23,423,827	19.8%	64,353	95,504,641	16,172,516	18,945,522	19.8%	6.25%	0.8088
	2016	116,060,003	22,886,600	27,162,740	23.4%	63,081	88,349,145	17,422,122	20,677,277	23.4%	6.25%	0.7612
	2017	114,301,154	26,295,260	31,211,953	27.3%	61,937	81,891,995	18,839,454	22,362,058	27.3%	6.25%	0.7165
	2018	112,656,266	30,171,786	35,605,906	31.6%	60,849	75,965,649	20,345,244	24,009,546	31.6%	6.25%	0.6743
	2019	111,011,105	34,448,158	40,386,923	36.4%	59,769	70,452,983	21,862,457	25,631,483	36.4%	6.25%	0.6346
	2020	109,302,169	39,135,651	45,581,204	41.7%	58,675	65,287,915	23,376,343	27,226,374	41.7%	6.25%	0.5973
	2021	107,498,824	44,241,061	51,187,961	47.6%	57,548	60,433,646	24,871,422	28,776,827	47.6%	6.25%	0.5622
	2022	105,566,161	49,781,823	57,272,696	54.3%	56,370	55,856,134	26,340,071	30,303,569	54.3%	6.25%	0.5291
Projected	2023	103,481,785	55,798,124	63,887,594	61.7%	55,132	51,532,489	27,786,689	31,815,132	61.7%	6.25%	0.4980
Future	2024	101,236,667	62,326,277	71,031,709	70.2%	53,829	47,448,895	29,211,876	33,292,049	70.2%	6.25%	0.4687
Experience	2025	98,819,330	69,378,017	78,662,486	79.6%	52,454	43,591,442	30,604,212	34,699,802	79.6%	6.25%	0.4411
	2026	96,225,574	76,938,346	86,734,343	90.1%	51,008	39,950,379	31,942,818	36,009,864	90.1%	6.25%	0.4152
	2027	93,458,033	84,975,829	95,188,100	101.9%	49,493	36,518,933	33,204,494	37,194,961	101.9%	6.25%	0.3908
	2028	90,519,410	93,447,813	103,976,394	114.9%	47,908	33,290,033	34,367,002	38,239,065	114.9%	6.25%	0.3678
	2029	87,413,412	102,300,100	113,015,316	129.3%	46,256	30,256,706	35,409,487	39,118,381	129.3%	6.25%	0.3461
	2030	84,147,543	111,463,733	122,220,221	145.2%	44,540	27,412,969	36,311,837	39,816,006	145.2%	6.25%	0.3258
	2031	80,732,695	120,852,742	131,464,242	162.8%	42,765	24,753,416	37,054,606	40,308,194	162.8%	6.25%	0.3066
	2032	77,183,304	130,346,112	140,555,914	182.1%	40,939	22,273,072	37,614,461	40,560,741	182.1%	6.25%	0.2886
	2033	73,517,778	139,822,832	149,471,534	203.3%	39,069	19,967,339	37,975,711	40,596,286	203.3%	6.25%	0.2716
	2034	69,758,013	149,179,558	158,078,495	226.6%	37,165	17,831,710	38,133,634	40,408,401	226.6%	6.25%	0.2556
	2035	65,929,187	158,281,720	166,144,128	252.0%	35,238	15,861,624	38,080,330	39,971,913	252.0%	6.25%	0.2406
	2036	62,059,864	166,950,723	173,440,637	279.5%	33,300	14,052,443	37,803,265	39,272,800	279.5%	6.25%	0.2264
	2037	58,180,818	175,016,327	179,937,951	309.3%	31,364	12,399,149	37,298,437	38,347,304	309.3%	6.25%	0.2131
	2038	54,321,374	182,355,980	185,578,571	341.6%	29,441	10,895,668	36,576,583	37,222,964	341.6%	6.25%	0.2006
	2039	50,509,507	188,867,021	190,251,641	376.7%	27,543	9,535,145	35,654,169	35,915,556	376.7%	6.25%	0.1888
	2040	46,771,958	194,441,669	193,815,025	414.4%	25,680	8,310,187	34,547,338	34,435,999	414.4%	6.25%	0.1777
	2041	43,131,776	198,965,022	196,170,507	454.8%	23,861	7,212,630	33,271,551	32,804,243	454.8%	6.25%	0.1672
	2042	39,608,286	202,357,654	197,386,265	498.3%	22,094	6,233,808	31,848,355	31,065,926	498.3%	6.25%	0.1574
	2043	36,218,448	204,602,629	197,525,075	545.4%	20,386	5,364,982	30,307,467	29,259,080	545.4%	6.25%	0.1481
	2044	32,977,167	205,713,548	196,616,319	596.2%	18,744	4,597,512	28,679,554	27,411,263	596.2%	6.25%	0.1394
	2045	29,897,078	205,687,170	194,543,546	650.7%	17,172	3,922,919	26,989,060	25,526,859	650.7%	6.25%	0.1312
	2046	26,988,400	204,491,846	191,269,305	708.7%	15,677	3,332,950	25,253,851	23,620,925	708.7%	6.25%	0.1235
	2047	24,258,734	202,122,274	186,907,559	770.5%	14,261	2,819,621	23,492,912	21,724,488	770.5%	6.25%	0.1162
	2048	21,712,920	198,618,305	181,542,134	836.1%	12,926	2,375,264	21,727,663	19,859,631	836.1%	6.25%	0.1094
	2049	19,353,173	194,062,326	175,369,164	906.2%	11,675	1,992,586	19,980,485	18,055,854	906.2%	6.25%	0.1030
	2050	17,179,300	188,542,748	168,352,632	980.0%	10,509	1,664,720	18,270,301	16,313,824	980.0%	6.25%	0.0969
	2051	15,188,904	182,116,165	160,534,770	1056.9%	9,426	1,385,267	16,609,456	14,641,178	1056.9%	6.25%	0.0912
	2052	13,377,549	174,878,469	152,205,889	1137.8%	8,427	1,148,298	15,011,162	13,065,001	1137.8%	6.25%	0.0858
	2053	11,739,008	167,007,180	143,680,469	1224.0%	7,510	948,376	13,492,244	11,607,716	1224.0%	6.25%	0.0808
	2054	10,265,459	158,711,754	135,136,019	1316.4%	6,672	780,546	12,067,830	10,275,222	1316.4%	6.25%	0.0760
	2055	8,947,721	150,156,764	126,537,886	1414.2%	5,909	640,330	10,745,734	9,055,486	1414.2%	6.25%	0.0716
	2056	7,775,691	141,451,861	117,973,964	1517.2%	5,219	523,723	9,527,323	7,945,997	1517.2%	6.25%	0.0674
	2057	6,738,622	132,714,227	109,649,991	1627.2%	4,597	427,174	8,412,998	6,950,914	1627.2%	6.25%	0.0634
	2058	5,825,325	124,082,172	101,697,425	1745.8%	4,039	347,556	7,403,102	6,067,563	1745.8%	6.25%	0.0597
	2059	5,024,511	115,675,681	94,169,834	1874.2%	3,539	282,143	6,495,573	5,287,948	1874.2%	6.25%	0.0562
	2060	4,325,084	107,564,429	86,951,822	2010.4%	3,094	228,581	5,684,799	4,595,419	2010.4%	6.25%	0.0529
	2061	3,716,339	99,756,988	79,974,143	2152.0%	2,698	184,856	4,962,047	3,978,022	2152.0%	6.25%	0.0497
	2062	3,188,119	92,242,461	73,264,534	2298.0%	2,347	149,253	4,318,366	3,429,907	2298.0%	6.25%	0.0468
	2063	2,730,893	85,026,469	66,902,438	2449.8%	2,036	120,327	3,746,397	2,947,824	2449.8%	6.25%	0.0441
	2064	2,335,892	78,124,899	60,894,167	2606.9%	1,762	96,869	3,239,815	2,525,262	2606.9%	6.25%	0.0415
	2065	1,995,180	71,533,216	55,112,248	2762.3%	1,520	77,872	2,791,962	2,151,047	2762.3%	6.25%	0.0390
	2066	1,701,623	65,226,165	49,549,373	2911.9%	1,308	62,508	2,396,043	1,820,166	2911.9%	6.25%	0.0367
	2067	1,448,898	59,183,772	44,227,201	3052.5%	1,122	50,094	2,046,193	1,529,091	3052.5%	6.25%	0.0346
	2068	1,231,455	53,410,172	39,254,125	3187.6%	958	40,071	1,737,957	1,277,322	3187.6%	6.25%	0.0325
	2069	1,044,459	47,934,159	34,656,860	3318.2%	816	31,987	1,468,017	1,061,391	3318.2%	6.25%	0.0306
	2070	883,730	42,776,400	30,376,185	3437.3%	691	25,473	1,232,995	875,569	3437.3%	6.25%	0.0288
	2071	745,659	37,941,962	26,410,729	3541.9%	583	20,229	1,029,314	716,487	3541.9%	6.25%	0.0271
	2072	627,145	33,429,422	22,757,583	3628.8%	490	16,013	853,548	581,066	3628.8%	6.25%	0.0255
	2073	525,534	29,242,061	19,461,056	3703.1%	409	12,629	702,713	467,667	3703.1%	6.25%	0.0240
	2074	438,544	25,394,666	16,532,792	3769.9%	339	9,919	574,360	373,928	3769.9%	6.25%	0.0226
	2075	364,212	21,895,128	13,930,831	3824.9%	280	7,753	466,079	296,544	3824.9%	6.25%	0.0213
	2076	300,860	18,736,329	11,627,668	3864.8%	229	6,028	375,377	232,957	3864.8%	6.25%	0.0200
	2077	247,040	15,903,475	9,600,347	3886.2%	186	4,658	299,879	181,026	3886.2%	6.25%	0.0189
	2078	201,492	13,379,781	7,834,835	3888.4%	150	3,576	237,451	139,045	3888.4%	6.25%	0.0177
	2079	163,123	11,149,588	6,314,742	3871.2%	120	2,725	186,232	105,476	3871.2%	6.25%	0.0167
	2080	130,980	9,197,368	5,021,544	3833.8%	95	2,059	144,588	78,941	3833.8%	6.25%	0.0157
	2081	104,226	7,506,928	3,939,382	3779.7%	74	1,542	111,071	58,286	3779.7%	6.25%	0.0148
	Past	498,661,169	12,008,971	35,397,659	7.1%	340,748	588,502,307	13,424,181	40,116,764	6.8%		
TOTALS	Future	3,065,613,403	6,951,162,189	6,557,765,748	213.9%	1,673,231	1,447,464,763	1,235,894,299	1,281,049,691	88.5%		
	Lifetime	3,564,274,572	6,963,171,160	6,593,163,407	185.0%	2,013,979	2,035,967,070	1,249,318,481	1,321,166,456	64.9%		

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On Or After October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	330,510	0	0	0.0%	1,826	553,325	0	0	0.0%	6.25%	1.6742
	2004	7,836,436	8,020	207,720	2.7%	9,699	12,347,688	12,637	327,300	2.7%	6.25%	1.5757
	2005	20,178,373	76,523	422,377	2.1%	18,835	29,924,317	113,483	626,381	2.1%	6.25%	1.4830
Historical	2006	35,479,988	193,232	2,040,126	5.8%	29,218	49,521,367	269,705	2,847,516	5.8%	6.25%	1.3958
Experience	2007	53,554,790	783,030	2,041,508	3.8%	39,875	70,352,340	1,028,629	2,681,830	3.8%	6.25%	1.3137
	2008	71,671,740	1,128,013	3,399,379	4.7%	48,621	88,613,366	1,394,651	4,202,918	4.7%	6.25%	1.2364
	2009	86,432,531	2,148,401	5,487,364	6.3%	55,555	100,577,208	2,499,987	6,385,371	6.3%	6.25%	1.1636
	2010	101,939,698	3,061,463	8,930,954	8.8%	63,864	111,644,350	3,352,914	9,781,181	8.8%	6.25%	1.0952
	2011	121,237,104	4,610,288	12,868,230	10.6%	73,255	124,968,346	4,752,176	13,264,268	10.6%	6.25%	1.0308
	2012	127,949,190	10,819,793	13,815,154	10.8%	70,054	124,128,947	10,496,741	13,402,668	10.8%	6.25%	0.9701
	2013	123,716,643	14,664,288	16,812,283	13.6%	67,681	112,962,611	13,389,599	15,350,880	13.6%	6.25%	0.9131
	2014	131,150,853	17,453,060	19,925,200	15.2%	65,843	112,706,451	14,998,548	17,123,019	15.2%	6.25%	0.8594
	2015	140,165,025	19,943,027	23,279,268	16.6%	64,353	113,367,449	16,130,202	18,828,601	16.6%	6.25%	0.8088
	2016	137,800,870	22,784,727	26,991,349	19.6%	63,081	104,899,093	17,344,573	20,546,808	19.6%	6.25%	0.7612
	2017	135,768,068	26,150,578	31,009,953	22.8%	61,937	97,272,141	18,735,795	22,217,334	22.8%	6.25%	0.7165
	2018	133,889,347	29,988,428	35,369,261	26.4%	60,849	90,283,403	20,221,604	23,849,973	26.4%	6.25%	0.6743
	2019	132,026,984	34,226,973	40,111,187	30.4%	59,769	83,790,670	21,722,082	25,456,487	30.4%	6.25%	0.6346
	2020	130,103,384	38,874,314	45,261,054	34.8%	58,675	77,712,810	23,220,243	27,035,144	34.8%	6.25%	0.5973
	2021	128,080,154	43,935,569	50,817,604	39.7%	57,548	72,004,050	24,699,681	28,568,620	39.7%	6.25%	0.5622
	2022	125,913,906	49,426,860	56,845,293	45.1%	56,370	66,622,333	26,152,256	30,077,425	45.1%	6.25%	0.5291
Projected	2023	123,575,825	55,387,255	63,394,745	51.3%	55,132	61,539,041	27,582,082	31,569,700	51.3%	6.25%	0.4980
Future	2024	121,053,363	61,851,772	70,463,827	58.2%	53,829	56,736,838	28,989,479	33,025,887	58.2%	6.25%	0.4687
Experience	2025	118,331,307	68,830,968	78,009,294	65.9%	52,454	52,198,616	30,362,897	34,411,664	65.9%	6.25%	0.4411
	2026	115,403,138	76,308,843	85,984,735	74.5%	51,008	47,912,409	31,681,465	35,698,646	74.5%	6.25%	0.4152
	2027	112,270,483	84,253,006	94,330,055	84.0%	49,493	43,869,940	32,922,049	36,859,678	84.0%	6.25%	0.3908
	2028	108,934,929	92,620,032	102,997,737	94.5%	47,908	40,062,649	34,062,572	37,879,147	94.5%	6.25%	0.3678
	2029	105,399,186	101,355,413	111,904,459	106.2%	46,256	36,482,184	35,082,499	38,733,876	106.2%	6.25%	0.3461
	2030	101,670,346	110,390,124	120,965,122	119.0%	44,540	33,121,419	35,962,084	39,407,129	119.0%	6.25%	0.3258
	2031	97,759,473	119,638,123	130,052,951	133.0%	42,765	29,973,989	36,682,193	39,875,478	133.0%	6.25%	0.3066
	2032	93,681,833	128,978,531	138,977,214	148.4%	40,939	27,034,114	37,219,813	40,105,170	148.4%	6.25%	0.2886
	2033	89,457,346	138,290,691	147,714,813	165.1%	39,069	24,296,506	37,559,583	40,119,163	165.1%	6.25%	0.2716
	2034	85,110,088	147,471,948	156,134,761	183.5%	37,165	21,756,044	37,697,131	39,911,540	183.5%	6.25%	0.2556
	2035	80,668,170	156,388,960	164,006,638	203.3%	35,238	19,407,614	37,624,959	39,457,664	203.3%	6.25%	0.2406
	2036	76,163,904	164,864,915	171,105,365	224.7%	33,300	17,246,072	37,330,967	38,744,015	224.7%	6.25%	0.2264
	2037	71,632,404	172,731,517	177,402,201	247.7%	31,364	15,265,871	36,811,511	37,806,900	247.7%	6.25%	0.2131
	2038	67,107,271	179,868,110	182,841,954	272.5%	29,441	13,460,237	36,077,571	36,674,059	272.5%	6.25%	0.2006
	2039	62,620,750	186,174,290	187,317,201	299.1%	27,543	11,821,496	35,145,837	35,361,595	299.1%	6.25%	0.1888
	2040	58,203,917	191,545,180	190,690,062	327.6%	25,680	10,341,355	34,032,705	33,880,773	327.6%	6.25%	0.1777
	2041	53,883,785	195,869,202	192,865,475	357.9%	23,861	9,010,614	32,753,858	32,251,565	357.9%	6.25%	0.1672
	2042	49,683,236	199,069,985	193,913,387	390.3%	22,094	7,819,469	31,330,920	30,519,342	390.3%	6.25%	0.1574
	2043	45,622,671	201,133,242	193,899,092	425.0%	20,386	6,758,015	29,793,552	28,721,969	425.0%	6.25%	0.1481
	2044	41,720,380	202,075,323	192,855,242	462.3%	18,744	5,816,447	28,172,330	26,886,913	462.3%	6.25%	0.1394
	2045	37,992,311	201,896,429	190,670,994	501.9%	17,172	4,985,127	26,491,661	25,018,726	501.9%	6.25%	0.1312
	2046	34,451,904	200,569,121	187,313,580	543.7%	15,677	4,254,660	24,769,411	23,132,410	543.7%	6.25%	0.1235
	2047	31,109,803	198,092,078	182,898,948	587.9%	14,261	3,615,929	23,024,477	21,258,562	587.9%	6.25%	0.1162
	2048	27,973,672	194,508,362	177,513,001	634.6%	12,926	3,060,154	21,278,059	19,418,868	634.6%	6.25%	0.1094
	2049	25,048,308	189,902,622	171,351,137	684.1%	11,675	2,578,952	19,552,206	17,642,161	684.1%	6.25%	0.1030
	2050	22,335,839	184,365,217	164,381,256	736.0%	10,509	2,164,403	17,865,487	15,928,987	736.0%	6.25%	0.0969
	2051	19,835,893	177,954,694	156,645,332	789.7%	9,426	1,809,084	16,229,920	14,286,452	789.7%	6.25%	0.0912
	2052	17,545,704	170,766,891	148,427,292	845.9%	8,427	1,506,083	14,658,234	12,740,655	845.9%	6.25%	0.0858
	2053	15,460,309	162,976,460	140,033,994	905.8%	7,510	1,249,014	13,166,609	11,313,123	905.8%	6.25%	0.0808
	2054	13,572,680	154,788,466	131,637,944	969.9%	6,672	1,032,014	11,769,519	10,009,242	969.9%	6.25%	0.0760
	2055	11,873,909	146,363,588	123,204,649	1037.6%	5,909	849,738	10,474,281	8,816,948	1037.6%	6.25%	0.0716
	2056	10,353,704	137,808,359	114,818,244	1109.0%	5,219	697,361	9,281,919	7,733,447	1109.0%	6.25%	0.0674
	2057	9,000,673	129,235,993	106,677,096	1185.2%	4,597	570,569	8,192,506	6,762,456	1185.2%	6.25%	0.0634
	2058	7,802,549	120,779,767	98,907,391	1267.6%	4,039	465,523	7,206,071	5,901,102	1267.6%	6.25%	0.0597
	2059	6,746,592	112,554,918	91,559,675	1357.1%	3,539	378,844	6,320,332	5,141,379	1357.1%	6.25%	0.0562
	2060	5,819,974	104,627,718	84,520,438	1452.2%	3,094	307,587	5,529,594	4,466,920	1452.2%	6.25%	0.0529
	2061	5,010,059	97,005,076	77,721,150	1551.3%	2,698	249,207	4,825,163	3,865,955	1551.3%	6.25%	0.0497
	2062	4,304,624	89,675,020	71,187,526	1653.7%	2,347	201,523	4,198,171	3,332,671	1653.7%	6.25%	0.0468
	2063	3,691,988	82,641,685	64,995,623	1760.5%	2,036	162,675	3,641,320	2,863,807	1760.5%	6.25%	0.0441
	2064	3,161,234	75,919,294	59,150,689	1871.1%	1,762	131,095	3,148,349	2,452,960	1871.1%	6.25%	0.0415
	2065	2,702,347	69,502,397	53,528,282	1980.8%	1,520	105,473	2,712,699	2,089,224	1980.8%	6.25%	0.0390
	2066	2,306,208	63,365,597	48,120,727	2086.6%	1,308	84,717	2,327,697	1,767,686	2086.6%	6.25%	0.0367
	2067	1,964,645	57,488,755	42,948,544	2186.1%	1,122	67,925	1,987,590	1,484,883	2186.1%	6.25%	0.0346
	2068	1,670,413	51,875,262	38,116,566	2281.9%	958	54,355	1,688,011	1,240,306	2281.9%	6.25%	0.0325
	2069	1,417,149	46,552,560	33,650,437	2374.5%	816	43,401	1,425,705	1,030,568	2374.5%	6.25%	0.0306
	2070	1,199,312	41,540,311	29,492,460	2459.1%	691	34,569	1,197,366	850,096	2459.1%	6.25%	0.0288
	2071	1,012,089	36,843,127	25,641,149	2533.5%	583	27,457	999,504	695,610	2533.5%	6.25%	0.0271
	2072	851,326	32,459,382	22,093,509	2595.2%	490	21,737	828,780	564,110	2595.2%	6.25%	0.0255
	2073	713,456	28,392,061	18,892,429	2648.0%	409	17,145	682,287	454,002	2648.0%	6.25%	0.0240
	2074	595,399	24,655,355	16,049,136	2695.5%	339	13,466	557,638	362,989	2695.5%	6.25%	0.0226
	2075	494,508	21,256,798	13,522,830	2734.6%	280	10,527	452,491	287,859	2734.6%	6.25%	0.0213
	2076	408,509	18,189,386	11,286,771	2762.9%	229	8,184	364,419	226,127	2762.9%	6.25%	0.0200
	2077	335,442	15,438,682	9,318,621	2778.0%	186	6,325	291,115	175,714	2778.0%	6.25%	0.0189
	2078	273,603	12,988,326	7,604,715	2779.5%	150	4,856	230,504	134,961	2779.5%	6.25%	0.0177
	2079	221,507	10,823,063	6,129,116	2767.0%	120	3,700	180,779	102,375	2767.0%	6.25%	0.0167
	2080	177,861	8,927,772	4,873,823	2740.2%	95	2,796	140,349	76,619	2740.2%	6.25%	0.0157
	2081	141,534	7,286,703	3,823,417	2701.4%	74	2,094	107,813	56,571	2701.4%	6.25%	0.0148
	Past	498,661,169	12,008,971	35,397,659	7.1%	340,748	588,502,307	13,424,181	40,116,764	6.8%		
TOTALS	Future	3,656,095,265	6,823,382,341	6,436,772,426	176.1%	1,673,231	1,678,459,164	1,219,787,416	1,264,045,364	75.3%		
	Lifetime	4,154,756,434	6,835,391,312	6,472,170,086	155.8%	2,013,979	2,266,961,471	1,233,211,598	1,304,162,129	57.5%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	4,820	0	0	0.0%	29	8,070	0	0	0.0%	6.25%	1.6742
	2004	304,187	0	0	0.0%	435	479,301	0	0	0.0%	6.25%	1.5757
	2005	947,838	0	0	0.0%	870	1,405,634	0	0	0.0%	6.25%	1.4830
Historical	2006	1,756,502	0	0	0.0%	1,469	2,451,646	0	0	0.0%	6.25%	1.3958
Experience	2007	2,714,412	0	0	0.0%	2,018	3,565,792	0	0	0.0%	6.25%	1.3137
	2008	3,585,673	22,692	52,334	1.5%	2,388	4,433,248	28,056	64,704	1.5%	6.25%	1.2364
	2009	4,212,721	68,705	48,151	1.1%	2,683	4,902,132	79,949	56,030	1.1%	6.25%	1.1636
	2010	4,860,087	16,681	21,358	0.4%	3,011	5,322,767	18,269	23,392	0.4%	6.25%	1.0952
	2011	5,557,339	35,655	410,091	7.4%	3,379	5,728,373	36,753	422,712	7.4%	6.25%	1.0308
	2012	5,770,976	213,311	555,789	9.6%	3,236	5,598,669	206,942	539,194	9.6%	6.25%	0.9701
	2013	5,586,016	451,156	677,932	12.1%	3,130	5,100,453	411,939	619,003	12.1%	6.25%	0.9131
	2014	5,447,576	624,454	808,758	14.8%	3,047	4,681,456	536,634	695,019	14.8%	6.25%	0.8594
	2015	5,339,923	767,581	950,388	17.8%	2,981	4,319,005	620,830	768,687	17.8%	6.25%	0.8088
	2016	5,251,923	906,394	1,104,693	21.0%	2,924	3,997,957	689,980	840,933	21.0%	6.25%	0.7612
	2017	5,175,361	1,060,417	1,272,774	24.6%	2,873	3,707,930	759,744	911,889	24.6%	6.25%	0.7165
	2018	5,103,942	1,227,131	1,455,968	28.5%	2,825	3,441,657	827,471	981,779	28.5%	6.25%	0.6743
	2019	5,032,700	1,409,383	1,656,553	32.9%	2,778	3,193,993	894,462	1,051,328	32.9%	6.25%	0.6346
	2020	4,958,862	1,608,689	1,876,239	37.8%	2,730	2,962,007	960,895	1,120,707	37.8%	6.25%	0.5973
	2021	4,881,007	1,826,517	2,116,219	43.4%	2,681	2,744,003	1,026,831	1,189,695	43.4%	6.25%	0.5622
	2022	4,797,574	2,065,002	2,381,562	49.6%	2,629	2,538,445	1,092,614	1,260,109	49.6%	6.25%	0.5291
Projected	2023	4,707,512	2,326,384	2,670,505	56.7%	2,575	2,344,276	1,158,507	1,329,874	56.7%	6.25%	0.4980
Future	2024	4,610,355	2,611,105	2,982,172	64.7%	2,518	2,160,840	1,223,806	1,397,722	64.7%	6.25%	0.4687
Experience	2025	4,505,564	2,919,419	3,317,190	73.6%	2,458	1,987,506	1,287,822	1,463,287	73.6%	6.25%	0.4411
	2026	4,392,959	3,250,638	3,672,068	83.6%	2,394	1,823,843	1,349,581	1,524,548	83.6%	6.25%	0.4152
	2027	4,272,643	3,604,247	4,048,825	94.8%	2,327	1,669,545	1,408,368	1,582,087	94.8%	6.25%	0.3908
	2028	4,144,726	3,980,899	4,449,785	107.4%	2,257	1,524,293	1,464,042	1,636,483	107.4%	6.25%	0.3678
	2029	4,009,369	4,380,253	4,868,286	121.4%	2,184	1,387,777	1,516,152	1,685,077	121.4%	6.25%	0.3461
	2030	3,866,870	4,800,257	5,303,837	137.2%	2,108	1,259,721	1,563,793	1,727,845	137.2%	6.25%	0.3258
	2031	3,717,663	5,238,526	5,751,836	154.7%	2,029	1,139,871	1,606,182	1,763,568	154.7%	6.25%	0.3066
	2032	3,562,289	5,691,033	6,204,801	174.2%	1,948	1,027,983	1,642,283	1,790,542	174.2%	6.25%	0.2886
	2033	3,401,474	6,152,921	6,656,455	195.7%	1,864	923,836	1,671,126	1,807,885	195.7%	6.25%	0.2716
	2034	3,236,124	6,618,599	7,099,953	219.4%	1,778	827,226	1,691,862	1,814,907	219.4%	6.25%	0.2556
	2035	3,067,321	7,080,430	7,523,549	245.3%	1,691	737,954	1,703,451	1,810,059	245.3%	6.25%	0.2406
	2036	2,896,322	7,527,613	7,913,771	273.2%	1,604	655,825	1,704,505	1,791,944	273.2%	6.25%	0.2264
	2037	2,724,464	7,952,021	8,275,497	303.7%	1,516	580,621	1,694,687	1,763,625	303.7%	6.25%	0.2131
	2038	2,552,995	8,349,871	8,606,737	337.1%	1,428	512,075	1,674,800	1,726,321	337.1%	6.25%	0.2006
	2039	2,383,129	8,716,456	8,897,634	373.4%	1,341	449,885	1,645,486	1,679,688	373.4%	6.25%	0.1888
	2040	2,216,037	9,046,083	9,145,593	412.7%	1,255	393,733	1,607,259	1,624,939	412.7%	6.25%	0.1777
	2041	2,052,739	9,334,237	9,348,819	455.4%	1,171	343,265	1,560,900	1,563,339	455.4%	6.25%	0.1672
	2042	1,894,091	9,579,272	9,511,801	502.2%	1,089	298,104	1,507,648	1,497,029	502.2%	6.25%	0.1574
	2043	1,740,869	9,782,538	9,635,665	553.5%	1,010	257,872	1,449,072	1,427,316	553.5%	6.25%	0.1481
	2044	1,593,755	9,943,927	9,715,090	609.6%	933	222,193	1,386,333	1,354,429	609.6%	6.25%	0.1394
	2045	1,453,307	10,058,805	9,738,514	670.1%	859	190,694	1,319,857	1,277,830	670.1%	6.25%	0.1312
	2046	1,319,998	10,121,803	9,705,660	735.3%	788	163,014	1,249,999	1,198,607	735.3%	6.25%	0.1235
	2047	1,194,189	10,132,347	9,627,798	806.2%	720	138,802	1,177,695	1,119,050	806.2%	6.25%	0.1162
	2048	1,076,108	10,093,029	9,504,055	883.2%	656	117,720	1,104,117	1,039,687	883.2%	6.25%	0.1094
	2049	965,870	10,005,258	9,334,656	966.5%	595	99,445	1,030,133	961,088	966.5%	6.25%	0.1030
	2050	863,507	9,868,703	9,111,349	1055.2%	538	83,676	956,304	882,914	1055.2%	6.25%	0.0969
	2051	768,974	9,682,955	8,844,543	1150.2%	485	70,132	883,110	806,645	1150.2%	6.25%	0.0912
	2052	682,147	9,451,625	8,544,460	1252.6%	436	58,554	811,306	733,437	1252.6%	6.25%	0.0858
	2053	602,822	9,181,955	8,222,627	1364.0%	390	48,701	741,796	664,293	1364.0%	6.25%	0.0808
	2054	530,731	8,881,697	7,881,962	1485.1%	347	40,355	675,330	599,314	1485.1%	6.25%	0.0760
	2055	465,564	8,555,275	7,516,218	1614.4%	308	33,317	612,245	537,886	1614.4%	6.25%	0.0716
	2056	406,966	8,204,230	7,130,413	1752.1%	273	27,411	552,586	480,261	1752.1%	6.25%	0.0674
	2057	354,552	7,830,556	6,732,309	1898.8%	241	22,476	496,393	426,773	1898.8%	6.25%	0.0634
	2058	307,901	7,437,827	6,320,024	2052.6%	211	18,370	443,762	377,071	2052.6%	6.25%	0.0597
	2059	266,576	7,030,567	5,906,432	2215.7%	185	14,969	394,790	331,666	2215.7%	6.25%	0.0562
	2060	230,142	6,613,183	5,485,002	2383.3%	162	12,163	349,508	289,883	2383.3%	6.25%	0.0529
	2061	198,156	6,187,157	5,059,495	2553.3%	141	9,857	307,757	251,666	2553.3%	6.25%	0.0497
	2062	170,180	5,755,251	4,641,368	2727.3%	122	7,967	269,434	217,287	2727.3%	6.25%	0.0468
	2063	145,799	5,322,415	4,228,508	2900.2%	105	6,424	234,514	186,315	2900.2%	6.25%	0.0441
	2064	124,620	4,894,631	3,834,963	3077.3%	91	5,168	202,979	159,035	3077.3%	6.25%	0.0415
	2065	106,277	4,477,254	3,453,318	3249.4%	78	4,148	174,749	134,784	3249.4%	6.25%	0.0390
	2066	90,430	4,072,872	3,092,064	3419.3%	67	3,322	149,614	113,585	3419.3%	6.25%	0.0367
	2067	76,770	3,684,241	2,751,098	3583.6%	57	2,654	127,377	95,115	3583.6%	6.25%	0.0346
	2068	65,015	3,312,805	2,427,759	3734.2%	48	2,116	107,798	78,999	3734.2%	6.25%	0.0325
	2069	54,915	2,959,058	2,123,276	3866.5%	41	1,682	90,623	65,027	3866.5%	6.25%	0.0306
	2070	46,250	2,624,462	1,840,725	3979.9%	34	1,333	75,648	53,057	3979.9%	6.25%	0.0288
	2071	38,828	2,311,675	1,586,257	4085.4%	28	1,053	62,713	43,033	4085.4%	6.25%	0.0271
	2072	32,479	2,022,520	1,357,541	4179.8%	24	829	51,641	34,662	4179.8%	6.25%	0.0255
	2073	27,055	1,756,984	1,151,004	4254.3%	20	650	42,222	27,660	4254.3%	6.25%	0.0240
	2074	22,429	1,513,891	964,702	4301.1%	16	507	34,240	21,819	4301.1%	6.25%	0.0226
	2075	18,493	1,292,781	799,231	4321.7%	13	394	27,519	17,013	4321.7%	6.25%	0.0213
	2076	15,153	1,093,685	654,339	4318.3%	11	304	21,912	13,110	4318.3%	6.25%	0.0200
	2077	12,328	916,255	530,330	4301.8%	9	232	17,277	10,000	4301.8%	6.25%	0.0189
	2078	9,952	759,909	424,859	4269.2%	7	177	13,486	7,540	4269.2%	6.25%	0.0177
	2079	7,964	623,430	335,227	4209.3%	5	133	10,413	5,599	4209.3%	6.25%	0.0167
	2080	6,313	505,471	260,054	4119.2%	4	99	7,946	4,088	4119.2%	6.25%	0.0157
	2081	4,954	404,613	197,658	3990.2%	3	73	5,987	2,925	3990.2%	6.25%	0.0148
	Past	23,943,579	143,734	531,934	2.2%	16,282	28,296,963	163,026	566,838	2.0%		
TOTALS	Future	141,658,843	350,687,939	331,776,543	234.2%	79,432	66,002,741	56,380,785	59,009,583	89.4%		
	Lifetime	165,602,423	350,831,673	332,308,477	200.7%	95,714	94,299,705	56,543,812	59,576,422	63.2%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	4,820	0	0	0.0%	29	8,070	0	0	0.0%	6.25%	1.6742
	2004	304,187	0	0	0.0%	435	479,301	0	0	0.0%	6.25%	1.5757
	2005	947,838	0	0	0.0%	870	1,405,634	0	0	0.0%	6.25%	1.4830
Historical	2006	1,756,502	0	0	0.0%	1,469	2,451,646	0	0	0.0%	6.25%	1.3958
Experience	2007	2,714,412	0	0	0.0%	2,018	3,565,792	0	0	0.0%	6.25%	1.3137
	2008	3,585,673	22,692	52,334	1.5%	2,388	4,433,248	28,056	64,704	1.5%	6.25%	1.2364
	2009	4,212,721	68,705	48,151	1.1%	2,683	4,902,132	79,949	56,030	1.1%	6.25%	1.1636
	2010	4,860,087	16,681	21,358	0.4%	3,011	5,322,767	18,269	23,392	0.4%	6.25%	1.0952
	2011	5,557,339	35,655	410,091	7.4%	3,379	5,728,373	36,753	422,712	7.4%	6.25%	1.0308
	2012	5,770,976	213,311	555,789	9.6%	3,236	5,598,669	206,942	539,194	9.6%	6.25%	0.9701
	2013	5,586,016	451,156	677,932	12.1%	3,130	5,100,453	411,939	619,003	12.1%	6.25%	0.9131
	2014	5,968,243	623,827	805,738	13.5%	3,047	5,128,899	536,095	692,423	13.5%	6.25%	0.8594
	2015	6,407,927	765,061	943,577	14.7%	2,981	5,182,822	618,792	763,178	14.7%	6.25%	0.8088
	2016	6,303,558	901,534	1,096,648	17.4%	2,924	4,798,500	686,281	834,809	17.4%	6.25%	0.7612
	2017	6,213,898	1,053,558	1,263,323	20.3%	2,873	4,451,998	754,830	905,118	20.3%	6.25%	0.7165
	2018	6,131,283	1,218,485	1,444,929	23.6%	2,825	4,134,408	821,641	974,335	23.6%	6.25%	0.6743
	2019	6,049,672	1,398,992	1,643,712	27.2%	2,778	3,839,413	887,868	1,043,178	27.2%	6.25%	0.6346
	2020	5,965,640	1,596,446	1,861,345	31.2%	2,730	3,563,371	953,583	1,111,811	31.2%	6.25%	0.5973
	2021	5,877,394	1,812,231	2,098,997	35.7%	2,681	3,304,151	1,018,800	1,180,013	35.7%	6.25%	0.5622
	2022	5,782,975	2,048,419	2,361,681	40.8%	2,629	3,059,831	1,083,839	1,249,589	40.8%	6.25%	0.5291
Projected	2023	5,681,025	2,307,195	2,647,570	46.6%	2,575	2,829,071	1,148,951	1,318,453	46.6%	6.25%	0.4980
Future	2024	5,570,916	2,588,941	2,955,727	53.1%	2,518	2,611,048	1,213,418	1,385,328	53.1%	6.25%	0.4687
Experience	2025	5,451,935	2,893,852	3,286,734	60.3%	2,458	2,404,972	1,276,544	1,449,853	60.3%	6.25%	0.4411
	2026	5,323,796	3,221,188	3,637,057	68.3%	2,394	2,210,303	1,337,354	1,510,012	68.3%	6.25%	0.4152
	2027	5,186,548	3,570,384	4,008,662	77.3%	2,327	2,026,655	1,395,135	1,566,393	77.3%	6.25%	0.3908
	2028	5,040,248	3,942,042	4,403,837	87.4%	2,257	1,853,636	1,449,752	1,619,585	87.4%	6.25%	0.3678
	2029	4,885,004	4,335,793	4,815,946	98.6%	2,184	1,690,863	1,500,763	1,666,960	98.6%	6.25%	0.3461
	2030	4,721,089	4,749,563	5,244,424	111.1%	2,108	1,538,002	1,547,278	1,708,490	111.1%	6.25%	0.3258
	2031	4,548,935	5,180,934	5,684,654	125.0%	2,029	1,394,747	1,588,524	1,742,969	125.0%	6.25%	0.3066
	2032	4,369,107	5,625,867	6,129,167	140.3%	1,948	1,260,809	1,623,477	1,768,716	140.3%	6.25%	0.2886
	2033	4,182,387	6,079,502	6,571,754	157.1%	1,864	1,135,931	1,651,185	1,784,880	157.1%	6.25%	0.2716
	2034	3,989,772	6,536,272	7,005,599	175.6%	1,778	1,019,875	1,670,817	1,790,788	175.6%	6.25%	0.2556
	2035	3,792,472	6,988,601	7,419,128	195.6%	1,691	912,415	1,681,358	1,784,937	195.6%	6.25%	0.2406
	2036	3,591,904	7,425,799	7,799,000	217.1%	1,604	813,328	1,681,451	1,765,956	217.1%	6.25%	0.2264
	2037	3,389,597	7,839,825	8,150,075	240.4%	1,516	722,371	1,670,777	1,736,895	240.4%	6.25%	0.2131
	2038	3,186,980	8,226,940	8,470,414	265.8%	1,428	639,238	1,650,143	1,698,978	265.8%	6.25%	0.2006
	2039	2,985,448	8,582,541	8,750,448	293.1%	1,341	563,591	1,620,205	1,651,903	293.1%	6.25%	0.1888
	2040	2,786,367	8,901,090	8,987,728	322.6%	1,255	495,066	1,581,497	1,596,891	322.6%	6.25%	0.1777
	2041	2,590,933	9,178,205	9,180,481	354.3%	1,171	433,264	1,534,808	1,535,189	354.3%	6.25%	0.1672
	2042	2,400,160	9,412,343	9,333,320	388.9%	1,089	377,753	1,481,375	1,468,938	388.9%	6.25%	0.1574
	2043	2,214,985	9,604,948	9,447,517	426.5%	1,010	328,102	1,422,766	1,399,446	426.5%	6.25%	0.1481
	2044	2,036,244	9,756,059	9,518,007	467.4%	933	283,883	1,360,141	1,326,953	467.4%	6.25%	0.1394
	2045	1,864,645	9,861,277	9,533,599	511.3%	859	244,668	1,293,939	1,250,943	511.3%	6.25%	0.1312
	2046	1,700,815	9,915,503	9,494,215	558.2%	788	210,043	1,224,521	1,172,494	558.2%	6.25%	0.1235
	2047	1,545,262	9,918,351	9,411,057	609.0%	720	179,608	1,152,822	1,093,858	609.0%	6.25%	0.1162
	2048	1,398,345	9,872,533	9,283,434	663.9%	656	152,971	1,079,996	1,015,553	663.9%	6.25%	0.1094
	2049	1,260,307	9,779,595	9,111,719	723.0%	595	129,760	1,006,898	938,135	723.0%	6.25%	0.1030
	2050	1,131,296	9,639,391	8,888,047	785.7%	538	109,626	934,083	861,276	785.7%	6.25%	0.0969
	2051	1,011,378	9,451,676	8,622,605	852.6%	485	92,240	862,017	786,403	852.6%	6.25%	0.0912
	2052	900,527	9,220,089	8,325,435	924.5%	436	77,299	791,431	714,636	924.5%	6.25%	0.0858
	2053	798,617	8,951,779	8,007,780	1002.7%	390	64,519	723,200	646,936	1002.7%	6.25%	0.0808
	2054	705,440	8,654,346	7,672,468	1087.6%	347	53,639	658,043	583,385	1087.6%	6.25%	0.0760
	2055	620,719	8,332,132	7,313,439	1178.2%	308	44,421	596,276	523,375	1178.2%	6.25%	0.0716
	2056	544,120	7,986,647	6,935,531	1274.6%	273	36,649	537,931	467,134	1274.6%	6.25%	0.0674
	2057	475,249	7,619,817	6,546,228	1377.4%	241	30,127	483,034	414,977	1377.4%	6.25%	0.0634
	2058	413,658	7,235,081	6,143,645	1485.2%	211	24,680	431,666	366,548	1485.2%	6.25%	0.0597
	2059	358,858	6,836,780	5,740,222	1599.6%	185	20,151	383,908	322,332	1599.6%	6.25%	0.0562
	2060	310,351	6,429,141	5,329,564	1717.3%	162	16,402	339,781	281,668	1717.3%	6.25%	0.0529
	2061	267,614	6,013,548	4,915,273	1836.7%	141	13,312	299,122	244,492	1836.7%	6.25%	0.0497
	2062	230,119	5,592,628	4,508,409	1959.2%	122	10,773	261,821	211,063	1959.2%	6.25%	0.0468
	2063	197,352	5,171,129	4,106,874	2081.0%	105	8,696	227,848	180,955	2081.0%	6.25%	0.0441
	2064	168,824	4,754,805	3,724,263	2206.0%	91	7,001	197,180	154,444	2206.0%	6.25%	0.0415
	2065	144,067	4,348,806	3,353,343	2327.6%	78	5,623	169,735	130,882	2327.6%	6.25%	0.0390
	2066	122,647	3,955,604	3,002,329	2448.0%	67	4,505	145,307	110,289	2448.0%	6.25%	0.0367
	2067	104,159	3,577,839	2,671,090	2564.4%	57	3,601	123,699	92,349	2564.4%	6.25%	0.0346
	2068	88,235	3,216,882	2,357,028	2671.3%	48	2,871	104,677	76,697	2671.3%	6.25%	0.0325
	2069	74,543	2,873,188	2,061,322	2765.3%	41	2,283	87,993	63,129	2765.3%	6.25%	0.0306
	2070	62,790	2,548,156	1,786,944	2845.9%	34	1,810	73,449	51,507	2845.9%	6.25%	0.0288
	2071	52,718	2,244,353	1,539,857	2920.9%	28	1,430	60,886	41,774	2920.9%	6.25%	0.0271
	2072	44,100	1,963,534	1,317,788	2988.2%	24	1,126	50,135	33,647	2988.2%	6.25%	0.0255
	2073	36,737	1,705,676	1,117,267	3041.2%	20	883	40,989	26,849	3041.2%	6.25%	0.0240
	2074	30,457	1,469,632	936,400	3074.5%	16	689	33,239	21,179	3074.5%	6.25%	0.0226
	2075	25,113	1,254,947	775,764	3089.1%	13	535	26,714	16,514	3089.1%	6.25%	0.0213
	2076	20,577	1,061,648	635,113	3086.6%	11	412	21,270	12,724	3086.6%	6.25%	0.0200
	2077	16,741	889,393	514,736	3074.7%	9	316	16,771	9,706	3074.7%	6.25%	0.0189
	2078	13,514	737,613	412,359	3051.3%	7	240	13,090	7,318	3051.3%	6.25%	0.0177
	2079	10,815	605,127	325,358	3008.4%	5	181	10,107	5,434	3008.4%	6.25%	0.0167
	2080	8,573	490,622	252,394	2943.9%	4	135	7,713	3,968	2943.9%	6.25%	0.0157
	2081	6,727	392,721	191,834	2851.7%	3	100	5,811	2,838	2851.7%	6.25%	0.0148
	Past	23,943,579	143,734	531,934	2.2%	16,282	28,296,963	163,026	566,838	2.0%		
TOTALS	Future	170,749,446	343,602,897	325,065,651	190.4%	79,432	77,260,759	55,545,433	58,128,579	75.2%		
	Lifetime	194,693,025	343,746,630	325,597,585	167.2%	95,714	105,557,723	55,708,460	58,695,418	55.6%		

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Projections On Policies Issued On Or After October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2003	330,510	0	0.0%	323,770	22,098	6.8%	0.000	0.0%	6.8%	0.000
	2004	7,836,436	207,720	2.7%	7,806,040	526,448	6.7%	0.393	2.5%	6.7%	0.376
Historical	2005	20,178,373	422,377	2.1%	20,183,586	1,446,060	7.2%	0.292	2.2%	7.0%	0.316
Experience	2006	35,479,988	2,040,126	5.8%	35,627,233	2,741,684	7.7%	0.747	4.1%	7.4%	0.557
	2007	53,554,790	2,041,508	3.8%	53,968,873	4,462,830	8.3%	0.461	4.0%	7.8%	0.513
	2008	71,671,740	3,399,379	4.7%	72,702,271	6,535,754	9.0%	0.528	4.3%	8.2%	0.518
	2009	86,432,531	5,487,364	6.3%	89,133,617	8,794,113	9.9%	0.643	4.9%	8.7%	0.558
	2010	101,939,698	8,930,954	8.8%	106,114,699	11,333,684	10.7%	0.820	5.8%	9.2%	0.631
	2011	121,237,104	12,868,230	10.6%	126,283,714	14,302,012	11.3%	0.937	6.8%	9.6%	0.707
	2012	127,949,190	13,815,154	10.8%	133,084,295	16,946,514	12.7%	0.848	7.5%	10.2%	0.737
	2013	123,716,643	16,812,283	13.6%	128,968,091	19,262,697	14.9%	0.910	8.3%	10.8%	0.769
	2014	120,547,237	19,987,440	16.6%	125,295,617	21,677,833	17.3%	0.958	9.3%	11.6%	0.800
	2015	118,079,842	23,423,827	19.8%	121,777,869	24,167,837	19.8%	1.000	10.2%	12.3%	0.830
	2016	116,060,003	27,162,740	23.4%	118,241,684	26,719,496	22.6%	1.036	11.3%	13.1%	0.859
	2017	114,301,154	31,211,953	27.3%	114,639,175	29,387,119	25.6%	1.065	12.4%	14.0%	0.886
	2018	112,656,266	35,605,906	31.6%	110,985,529	32,259,682	29.1%	1.087	13.5%	14.8%	0.912
	2019	111,011,105	40,386,923	36.4%	107,285,910	35,356,324	33.0%	1.104	14.7%	15.7%	0.936
	2020	109,302,169	45,581,204	41.7%	103,541,457	38,661,748	37.3%	1.117	16.0%	16.7%	0.959
	2021	107,498,824	51,187,961	47.6%	99,754,284	42,174,681	42.3%	1.126	17.3%	17.6%	0.980
	2022	105,566,161	57,272,696	54.3%	95,927,565	45,922,557	47.9%	1.133	18.6%	18.6%	1.000
Projected	2023	103,481,785	63,887,594	61.7%	92,065,629	49,937,552	54.2%	1.138	20.1%	19.7%	1.020
Future	2024	101,236,667	71,031,709	70.2%	88,174,002	54,201,465	61.5%	1.141	21.5%	20.7%	1.038
Experience	2025	98,819,330	78,662,486	79.6%	84,259,435	58,679,549	69.6%	1.143	23.0%	21.8%	1.056
	2026	96,225,574	86,734,343	90.1%	80,329,920	63,324,774	78.8%	1.143	24.6%	22.9%	1.073
	2027	93,458,033	95,188,100	101.9%	76,394,633	68,121,795	89.2%	1.142	26.2%	24.1%	1.089
	2028	90,519,410	103,976,394	114.9%	72,463,837	73,011,118	100.8%	1.140	27.9%	25.2%	1.105
	2029	87,413,412	113,015,316	129.3%	68,548,769	77,926,313	113.7%	1.137	29.6%	26.4%	1.120
	2030	84,147,543	122,220,221	145.2%	64,661,497	82,799,370	128.1%	1.134	31.3%	27.6%	1.134
	2031	80,732,695	131,464,242	162.8%	60,814,736	87,558,555	144.0%	1.131	33.1%	28.8%	1.148
	2032	77,183,304	140,555,914	182.1%	57,021,647	92,117,711	161.5%	1.127	34.8%	30.0%	1.161
	2033	73,517,778	149,471,534	203.3%	53,295,603	96,372,181	180.8%	1.124	36.6%	31.2%	1.174
	2034	69,758,013	158,078,495	226.6%	49,649,982	100,259,611	201.9%	1.122	38.4%	32.3%	1.186
	2035	65,929,187	166,144,128	252.0%	46,097,925	103,703,675	225.0%	1.120	40.1%	33.5%	1.198
	2036	62,059,864	173,440,637	279.5%	42,652,064	106,649,187	250.0%	1.118	41.9%	34.6%	1.210
	2037	58,180,818	179,937,951	309.3%	39,324,308	109,029,943	277.3%	1.115	43.6%	35.7%	1.221
	2038	54,321,374	185,578,571	341.6%	36,125,690	110,813,945	306.7%	1.114	45.2%	36.7%	1.231
	2039	50,509,507	190,251,641	376.7%	33,066,165	111,976,066	338.6%	1.112	46.8%	37.7%	1.241
	2040	46,771,958	193,815,025	414.4%	30,154,380	112,477,664	373.0%	1.111	48.3%	38.6%	1.251
	2041	43,131,776	196,170,507	454.8%	27,397,459	112,339,914	410.0%	1.109	49.8%	39.5%	1.260
	2042	39,608,286	197,386,265	498.3%	24,800,877	111,590,997	449.9%	1.108	51.2%	40.4%	1.268
	2043	36,218,448	197,525,075	545.4%	22,368,383	110,249,417	492.9%	1.106	52.5%	41.1%	1.276
	2044	32,977,167	196,616,319	596.2%	20,101,956	108,341,404	539.0%	1.106	53.8%	41.9%	1.284
	2045	29,897,078	194,543,546	650.7%	18,001,751	105,908,021	588.3%	1.106	54.9%	42.5%	1.291
	2046	26,988,400	191,269,305	708.7%	16,066,116	103,008,179	641.2%	1.105	56.0%	43.2%	1.298
	2047	24,258,734	186,907,559	770.5%	14,291,700	99,693,708	697.6%	1.105	57.0%	43.7%	1.304
	2048	21,712,920	181,542,134	836.1%	12,673,628	96,052,120	757.9%	1.103	57.9%	44.2%	1.309
	2049	19,353,173	175,369,164	906.2%	11,205,694	92,148,166	822.3%	1.102	58.7%	44.7%	1.314
	2050	17,179,300	168,352,632	980.0%	9,880,559	88,088,581	891.5%	1.099	59.5%	45.1%	1.319
	2051	15,188,904	160,534,770	1056.9%	8,689,985	83,930,966	965.8%	1.094	60.2%	45.5%	1.323
	2052	13,377,549	152,205,889	1137.8%	7,625,105	79,736,474	1045.7%	1.088	60.8%	45.8%	1.326
	2053	11,739,008	143,680,469	1224.0%	6,676,670	75,590,746	1132.2%	1.081	61.3%	46.1%	1.329
	2054	10,265,459	135,136,019	1316.4%	5,835,254	71,554,970	1226.3%	1.074	61.8%	46.4%	1.332
	2055	8,947,721	126,537,886	1414.2%	5,091,436	67,675,462	1329.2%	1.064	62.2%	46.6%	1.334
	2056	7,775,691	117,973,964	1517.2%	4,435,960	63,977,799	1442.3%	1.052	62.6%	46.9%	1.336
	2057	6,738,622	109,649,991	1627.2%	3,859,896	60,470,827	1566.6%	1.039	62.9%	47.1%	1.338
	2058	5,825,325	101,697,425	1745.8%	3,354,768	57,134,304	1703.1%	1.025	63.2%	47.2%	1.339
	2059	5,024,511	94,169,834	1874.2%	2,912,629	53,970,624	1853.0%	1.011	63.5%	47.4%	1.340
	2060	4,325,084	86,951,822	2010.4%	2,526,117	50,971,713	2017.8%	0.996	63.7%	47.5%	1.341
	2061	3,716,339	79,974,143	2152.0%	2,188,494	48,089,541	2197.4%	0.979	63.9%	47.6%	1.341
	2062	3,188,119	73,264,534	2298.0%	1,893,676	45,316,101	2393.0%	0.960	64.1%	47.7%	1.342
	2063	2,730,893	66,902,438	2449.8%	1,636,237	42,616,555	2604.5%	0.941	64.2%	47.8%	1.342
	2064	2,335,892	60,894,167	2606.9%	1,411,390	39,980,221	2832.7%	0.920	64.3%	47.9%	1.342
	2065	1,995,180	55,112,248	2762.3%	1,214,951	37,396,597	3078.0%	0.897	64.4%	48.0%	1.342
	2066	1,701,623	49,549,373	2911.9%	1,043,294	34,884,449	3343.7%	0.871	64.5%	48.1%	1.342
	2067	1,448,898	44,227,201	3052.5%	893,296	32,419,431	3629.2%	0.841	64.6%	48.1%	1.342
	2068	1,231,455	39,254,125	3187.6%	762,279	29,979,067	3932.8%	0.811	64.6%	48.2%	1.342
	2069	1,044,459	34,656,860	3318.2%	647,952	27,556,465	4252.9%	0.780	64.7%	48.2%	1.342
	2070	883,730	30,376,185	3437.3%	548,340	25,153,234	4587.2%	0.749	64.7%	48.2%	1.342
	2071	745,659	26,410,729	3541.9%	461,737	22,777,263	4933.0%	0.718	64.8%	48.3%	1.342
	2072	627,145	22,757,583	3628.8%	386,654	20,439,005	5286.1%	0.686	64.8%	48.3%	1.341
	2073	525,534	19,461,056	3703.1%	321,788	18,163,262	5644.5%	0.656	64.8%	48.3%	1.341
	2074	438,544	16,532,792	3769.9%	265,981	15,957,732	5999.6%	0.628	64.8%	48.3%	1.341
	2075	364,212	13,930,831	3824.9%	218,205	13,856,457	6350.2%	0.602	64.9%	48.4%	1.341
	2076	300,860	11,627,668	3864.8%	177,535	11,873,536	6688.0%	0.578	64.9%	48.4%	1.341
	2077	247,040	9,600,347	3886.2%	143,135	10,026,562	7005.0%	0.555	64.9%	48.4%	1.341
	2078	201,492	7,834,835	3888.4%	114,251	8,338,164	7298.1%	0.533	64.9%	48.4%	1.341
	2079	163,123	6,314,742	3871.2%	90,200	6,828,447	7570.4%	0.511	64.9%	48.4%	1.341
	2080	130,980	5,021,544	3833.8%	70,361	5,501,035	7818.3%	0.490	64.9%	48.4%	1.341
	2081	104,226	3,939,382	3779.7%	54,170	4,353,349	8036.5%	0.470	64.9%	48.4%	1.341
	Past	498,661,169	35,397,659	7.1%	512,143,802	50,164,683	9.8%	0.725	6.8%	9.6%	0.707
TOTALS	Future	3,065,613,403	6,557,765,748	213.9%	2,576,941,564	4,085,437,826	158.5%	1.349	88.5%	65.9%	1.342
	Lifetime	3,564,274,572	6,593,163,407	185.0%	3,089,085,366	4,135,602,509	133.9%	1.382	64.9%	48.4%	1.341

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Projections On Policies Issued On Or After October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2003	330,510	0	0.0%	323,770	22,098	6.8%	0.000	0.0%	6.8%	0.000
	2004	7,836,436	207,720	2.7%	7,806,040	526,448	6.7%	0.393	2.5%	6.7%	0.376
Historical	2005	20,178,373	422,377	2.1%	20,183,586	1,446,060	7.2%	0.292	2.2%	7.0%	0.316
Experience	2006	35,479,988	2,040,126	5.8%	35,627,233	2,741,684	7.7%	0.747	4.1%	7.4%	0.557
	2007	53,554,790	2,041,508	3.8%	53,968,873	4,462,830	8.3%	0.461	4.0%	7.8%	0.513
	2008	71,671,740	3,399,379	4.7%	72,702,271	6,535,754	9.0%	0.528	4.3%	8.2%	0.518
	2009	86,432,531	5,487,364	6.3%	89,133,617	8,794,113	9.9%	0.643	4.9%	8.7%	0.558
	2010	101,939,698	8,930,954	8.8%	106,114,699	11,333,684	10.7%	0.820	5.8%	9.2%	0.631
	2011	121,237,104	12,868,230	10.6%	126,283,714	14,302,012	11.3%	0.937	6.8%	9.6%	0.707
	2012	127,949,190	13,815,154	10.8%	133,084,295	16,946,514	12.7%	0.848	7.5%	10.2%	0.737
	2013	123,716,643	16,812,283	13.6%	128,968,091	19,262,697	14.9%	0.910	8.3%	10.8%	0.769
	2014	131,150,853	19,925,200	15.2%	125,295,617	21,677,833	17.3%	0.878	9.2%	11.6%	0.792
	2015	140,165,025	23,279,268	16.6%	121,777,869	24,167,837	19.8%	0.837	10.0%	12.3%	0.808
	2016	137,800,870	26,991,349	19.6%	118,241,684	26,719,496	22.6%	0.867	10.8%	13.1%	0.825
	2017	135,768,068	31,009,953	22.8%	114,639,175	29,387,119	25.6%	0.891	11.8%	14.0%	0.842
	2018	133,889,347	35,369,261	26.4%	110,985,529	32,259,682	29.1%	0.909	12.8%	14.8%	0.859
	2019	132,026,984	40,111,187	30.4%	107,285,910	35,356,324	33.0%	0.922	13.8%	15.7%	0.876
	2020	130,103,384	45,261,054	34.8%	103,541,457	38,661,748	37.3%	0.932	14.9%	16.7%	0.892
	2021	128,080,154	50,817,604	39.7%	99,754,284	42,174,681	42.3%	0.938	16.0%	17.6%	0.907
	2022	125,913,906	56,845,293	45.1%	95,927,565	45,922,557	47.9%	0.943	17.2%	18.6%	0.922
Projected	2023	123,575,825	63,394,745	51.3%	92,065,629	49,937,552	54.2%	0.946	18.4%	19.7%	0.936
Future	2024	121,053,363	70,463,827	58.2%	88,174,002	54,201,465	61.5%	0.947	19.7%	20.7%	0.950
Experience	2025	118,331,307	78,009,294	65.9%	84,259,435	58,679,549	69.6%	0.947	21.0%	21.8%	0.964
	2026	115,403,138	85,984,735	74.5%	80,329,920	63,324,774	78.8%	0.945	22.4%	22.9%	0.977
	2027	112,270,483	94,330,055	84.0%	76,394,633	68,121,795	89.2%	0.942	23.8%	24.1%	0.989
	2028	108,934,929	102,997,737	94.5%	72,463,837	73,011,118	100.8%	0.938	25.3%	25.2%	1.001
	2029	105,399,186	111,904,459	106.2%	68,548,769	77,926,313	113.7%	0.934	26.8%	26.4%	1.013
	2030	101,670,346	120,965,122	119.0%	64,661,497	82,799,370	128.1%	0.929	28.3%	27.6%	1.024
	2031	97,759,473	130,052,951	133.0%	60,814,736	87,558,555	144.0%	0.924	29.8%	28.8%	1.035
	2032	93,681,833	138,977,214	148.4%	57,021,647	92,117,711	161.5%	0.918	31.4%	30.0%	1.045
	2033	89,457,346	147,714,813	165.1%	53,295,603	96,372,181	180.8%	0.913	32.9%	31.2%	1.055
	2034	85,110,088	156,134,761	183.5%	49,649,982	100,259,611	201.9%	0.908	34.5%	32.3%	1.065
	2035	80,668,170	164,006,638	203.3%	46,097,925	103,703,675	225.0%	0.904	36.0%	33.5%	1.075
	2036	76,163,904	171,105,365	224.7%	42,652,064	106,649,187	250.0%	0.898	37.5%	34.6%	1.084
	2037	71,632,404	177,402,201	247.7%	39,324,308	109,029,943	277.3%	0.893	39.0%	35.7%	1.092
	2038	67,107,271	182,841,954	272.5%	36,125,690	110,813,945	306.7%	0.888	40.4%	36.7%	1.101
	2039	62,620,750	187,317,201	299.1%	33,066,165	111,976,066	338.6%	0.883	41.8%	37.7%	1.109
	2040	58,203,917	190,690,062	327.6%	30,154,380	112,477,664	373.0%	0.878	43.1%	38.6%	1.116
	2041	53,883,785	192,865,475	357.9%	27,397,459	112,339,914	410.0%	0.873	44.4%	39.5%	1.124
	2042	49,683,236	193,913,387	390.3%	24,800,877	111,590,997	449.9%	0.867	45.6%	40.4%	1.131
	2043	45,622,671	193,899,092	425.0%	22,368,383	110,249,417	492.9%	0.862	46.8%	41.1%	1.137
	2044	41,720,380	192,855,242	462.3%	20,101,956	108,341,404	539.0%	0.858	47.9%	41.9%	1.143
	2045	37,992,311	190,670,994	501.9%	18,001,751	105,908,021	588.3%	0.853	48.9%	42.5%	1.149
	2046	34,451,904	187,313,580	543.7%	16,066,116	103,008,179	641.2%	0.848	49.8%	43.2%	1.154
	2047	31,109,803	182,898,948	587.9%	14,291,700	99,693,708	697.6%	0.843	50.7%	43.7%	1.159
	2048	27,973,672	177,513,001	634.6%	12,673,628	96,052,120	757.9%	0.837	51.5%	44.2%	1.164
	2049	25,048,308	171,351,137	684.1%	11,205,694	92,148,166	822.3%	0.832	52.2%	44.7%	1.168
	2050	22,335,839	164,381,256	736.0%	9,880,559	88,088,581	891.5%	0.825	52.9%	45.1%	1.172
	2051	19,835,893	156,645,332	789.7%	8,689,985	83,930,966	965.8%	0.818	53.4%	45.5%	1.175
	2052	17,545,704	148,427,292	845.9%	7,625,105	79,736,474	1045.7%	0.809	54.0%	45.8%	1.178
	2053	15,460,309	140,033,994	905.8%	6,676,670	75,590,746	1132.2%	0.800	54.4%	46.1%	1.180
	2054	13,572,680	131,637,944	969.9%	5,835,254	71,554,970	1226.3%	0.791	54.9%	46.4%	1.182
	2055	11,873,909	123,204,649	1037.6%	5,091,436	67,675,462	1329.2%	0.781	55.2%	46.6%	1.184
	2056	10,353,704	114,818,244	1109.0%	4,435,960	63,977,799	1442.3%	0.769	55.6%	46.9%	1.185
	2057	9,000,673	106,677,096	1185.2%	3,859,896	60,470,827	1566.6%	0.757	55.8%	47.1%	1.187
	2058	7,802,549	98,907,391	1267.6%	3,354,768	57,134,304	1703.1%	0.744	56.1%	47.2%	1.188
	2059	6,746,592	91,559,675	1357.1%	2,912,629	53,970,624	1853.0%	0.732	56.3%	47.4%	1.188
	2060	5,819,974	84,520,438	1452.2%	2,526,117	50,971,713	2017.8%	0.720	56.5%	47.5%	1.189
	2061	5,010,059	77,721,150	1551.3%	2,188,494	48,089,541	2197.4%	0.706	56.7%	47.6%	1.189
	2062	4,304,624	71,187,526	1653.7%	1,893,676	45,316,101	2393.0%	0.691	56.8%	47.7%	1.190
	2063	3,691,988	64,995,623	1760.5%	1,636,237	42,616,555	2604.5%	0.676	56.9%	47.8%	1.190
	2064	3,161,234	59,150,689	1871.1%	1,411,390	39,980,221	2832.7%	0.661	57.0%	47.9%	1.190
	2065	2,702,347	53,528,282	1980.8%	1,214,951	37,396,597	3078.0%	0.644	57.1%	48.0%	1.190
	2066	2,306,208	48,120,727	2086.6%	1,043,294	34,884,449	3343.7%	0.624	57.2%	48.1%	1.190
	2067	1,964,645	42,948,544	2186.1%	893,296	32,419,431	3629.2%	0.602	57.3%	48.1%	1.190
	2068	1,670,413	38,116,566	2281.9%	762,279	29,979,067	3932.8%	0.580	57.3%	48.2%	1.190
	2069	1,417,149	33,650,437	2374.5%	647,952	27,556,465	4252.9%	0.558	57.4%	48.2%	1.190
	2070	1,199,312	29,492,460	2459.1%	548,340	25,153,234	4587.2%	0.536	57.4%	48.2%	1.190
	2071	1,012,089	25,641,149	2533.5%	461,737	22,777,263	4933.0%	0.514	57.4%	48.3%	1.189
	2072	851,326	22,093,509	2595.2%	386,654	20,439,005	5286.1%	0.491	57.4%	48.3%	1.189
	2073	713,456	18,892,429	2648.0%	321,788	18,163,262	5644.5%	0.469	57.5%	48.3%	1.189
	2074	595,399	16,049,136	2695.5%	265,981	15,957,732	5999.6%	0.449	57.5%	48.3%	1.189
	2075	494,508	13,522,830	2734.6%	218,205	13,856,457	6350.2%	0.431	57.5%	48.4%	1.189
	2076	408,509	11,286,771	2762.9%	177,535	11,873,536	6688.0%	0.413	57.5%	48.4%	1.189
	2077	335,442	9,318,621	2778.0%	143,135	10,026,562	7005.0%	0.397	57.5%	48.4%	1.189
	2078	273,603	7,604,715	2779.5%	114,251	8,338,164	7298.1%	0.381	57.5%	48.4%	1.189
	2079	221,507	6,129,116	2767.0%	90,200	6,828,447	7570.4%	0.366	57.5%	48.4%	1.189
	2080	177,861	4,873,823	2740.2%	70,361	5,501,035	7818.3%	0.350	57.5%	48.4%	1.189
	2081	141,534	3,823,417	2701.4%	54,170	4,353,349	8036.5%	0.336	57.5%	48.4%	1.188
	Past	498,661,169	35,397,659	7.1%	512,143,802	50,164,683	9.8%	0.725	6.8%	9.6%	0.707
TOTALS	Future	3,656,095,265	6,436,772,426	176.1%	2,576,941,564	4,085,437,826	158.5%	1.110	75.3%	65.9%	1.142
	Lifetime	4,154,756,434	6,472,170,086	155.8%	3,089,085,366	4,135,602,509	133.9%	1.164	57.5%	48.4%	1.188

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2003	4,820	0	0.0%	4,691	232	4.9%	0.000	0.0%	4.9%	0.000
	2004	304,187	0	0.0%	305,607	16,393	5.4%	0.000	0.0%	5.4%	0.000
Historical	2005	947,838	0	0.0%	953,270	55,947	5.9%	0.000	0.0%	5.7%	0.000
Experience	2006	1,756,502	0	0.0%	1,753,276	113,805	6.5%	0.000	0.0%	6.2%	0.000
	2007	2,714,412	0	0.0%	2,720,005	191,454	7.0%	0.000	0.0%	6.6%	0.000
	2008	3,585,673	52,334	1.5%	3,649,642	286,760	7.9%	0.186	0.5%	7.0%	0.075
	2009	4,212,721	48,151	1.1%	4,423,552	388,224	8.8%	0.130	0.7%	7.5%	0.093
	2010	4,860,087	21,358	0.4%	5,173,123	499,445	9.7%	0.046	0.6%	8.1%	0.079
	2011	5,557,339	410,091	7.4%	6,007,160	623,863	10.4%	0.711	2.0%	8.5%	0.234
	2012	5,770,976	555,789	9.6%	6,240,069	735,615	11.8%	0.817	3.3%	9.1%	0.359
	2013	5,586,016	677,932	12.1%	6,055,999	838,037	13.8%	0.877	4.4%	9.7%	0.454
	2014	5,447,576	808,758	14.8%	5,890,547	945,596	16.1%	0.925	5.5%	10.4%	0.531
	2015	5,339,923	950,388	17.8%	5,731,502	1,057,546	18.5%	0.965	6.6%	11.2%	0.595
	2016	5,251,923	1,104,693	21.0%	5,571,626	1,172,820	21.0%	0.999	7.8%	11.9%	0.650
	2017	5,175,361	1,272,774	24.6%	5,408,977	1,294,045	23.9%	1.028	8.9%	12.7%	0.698
	2018	5,103,942	1,455,968	28.5%	5,244,054	1,425,697	27.2%	1.049	10.0%	13.5%	0.740
	2019	5,032,700	1,656,553	32.9%	5,076,999	1,568,694	30.9%	1.065	11.2%	14.4%	0.778
	2020	4,958,862	1,876,239	37.8%	4,907,823	1,721,929	35.1%	1.078	12.4%	15.3%	0.812
	2021	4,881,007	2,116,219	43.4%	4,736,581	1,885,609	39.8%	1.089	13.6%	16.2%	0.843
	2022	4,797,574	2,381,562	49.6%	4,563,377	2,060,926	45.2%	1.099	14.9%	17.1%	0.871
Projected	2023	4,707,512	2,670,505	56.7%	4,388,362	2,249,842	51.3%	1.107	16.3%	18.1%	0.898
Future	2024	4,610,355	2,982,172	64.7%	4,211,743	2,452,971	58.2%	1.111	17.7%	19.1%	0.923
Experience	2025	4,505,564	3,317,190	73.6%	4,033,783	2,669,253	66.2%	1.113	19.1%	20.2%	0.947
	2026	4,392,959	3,672,068	83.6%	3,854,804	2,896,243	75.1%	1.113	20.6%	21.3%	0.968
	2027	4,272,643	4,048,825	94.8%	3,675,196	3,134,177	85.3%	1.111	22.1%	22.4%	0.989
	2028	4,144,726	4,449,785	107.4%	3,495,407	3,379,984	96.7%	1.110	23.7%	23.5%	1.008
	2029	4,009,369	4,868,286	121.4%	3,315,935	3,630,330	109.5%	1.109	25.4%	24.7%	1.027
	2030	3,866,870	5,303,837	137.2%	3,137,316	3,881,705	123.7%	1.109	27.0%	25.9%	1.044
	2031	3,717,663	5,751,836	154.7%	2,960,117	4,131,840	139.6%	1.108	28.7%	27.1%	1.061
	2032	3,562,289	6,204,801	174.2%	2,784,923	4,376,692	157.2%	1.108	30.4%	28.2%	1.077
	2033	3,401,474	6,656,455	195.7%	2,612,334	4,611,307	176.5%	1.109	32.2%	29.4%	1.093
	2034	3,236,124	7,099,953	219.4%	2,442,950	4,831,223	197.8%	1.109	33.9%	30.6%	1.108
	2035	3,067,321	7,523,549	245.3%	2,277,364	5,031,514	220.9%	1.110	35.7%	31.8%	1.122
	2036	2,896,322	7,913,771	273.2%	2,116,146	5,210,929	246.2%	1.110	37.4%	32.9%	1.136
	2037	2,724,464	8,275,497	303.7%	1,959,838	5,368,051	273.9%	1.109	39.1%	34.0%	1.149
	2038	2,552,995	8,606,737	337.1%	1,808,954	5,499,764	304.0%	1.109	40.8%	35.1%	1.161
	2039	2,383,129	8,897,634	373.4%	1,663,969	5,603,185	336.7%	1.109	42.4%	36.2%	1.173
	2040	2,216,037	9,145,593	412.7%	1,525,309	5,677,586	372.2%	1.109	44.0%	37.1%	1.184
	2041	2,052,739	9,348,819	455.4%	1,393,340	5,723,968	410.8%	1.109	45.5%	38.1%	1.195
	2042	1,894,091	9,511,801	502.2%	1,268,361	5,744,434	452.9%	1.109	47.0%	39.0%	1.205
	2043	1,740,869	9,635,665	553.5%	1,150,600	5,739,482	498.8%	1.110	48.4%	39.8%	1.215
	2044	1,593,755	9,715,090	609.6%	1,040,209	5,708,485	548.8%	1.111	49.7%	40.6%	1.224
	2045	1,453,307	9,738,514	670.1%	937,259	5,654,094	603.3%	1.111	51.0%	41.4%	1.232
	2046	1,319,998	9,705,660	735.3%	841,734	5,576,523	662.5%	1.110	52.2%	42.1%	1.240
	2047	1,194,189	9,627,798	806.2%	753,542	5,472,669	726.3%	1.110	53.3%	42.7%	1.247
	2048	1,076,108	9,504,055	883.2%	672,517	5,348,591	795.3%	1.110	54.4%	43.3%	1.254
	2049	965,870	9,334,656	966.5%	598,428	5,212,775	871.1%	1.109	55.3%	43.9%	1.260
	2050	863,507	9,111,349	1055.2%	530,989	5,064,065	953.7%	1.106	56.2%	44.4%	1.266
	2051	768,974	8,844,543	1150.2%	469,866	4,901,080	1043.1%	1.103	57.0%	44.9%	1.271
	2052	682,147	8,544,460	1252.6%	414,697	4,726,922	1139.8%	1.099	57.8%	45.3%	1.276
	2053	602,822	8,222,627	1364.0%	365,098	4,546,438	1245.3%	1.095	58.5%	45.7%	1.280
	2054	530,731	7,881,962	1485.1%	320,674	4,362,743	1360.5%	1.092	59.1%	46.0%	1.284
	2055	465,564	7,516,218	1614.4%	281,022	4,177,093	1486.4%	1.086	59.6%	46.3%	1.287
	2056	406,966	7,130,413	1752.1%	245,744	3,992,002	1624.5%	1.079	60.1%	46.6%	1.290
	2057	354,552	6,732,309	1898.8%	214,453	3,805,740	1774.6%	1.070	60.5%	46.8%	1.292
	2058	307,901	6,320,024	2052.6%	186,775	3,617,520	1936.8%	1.060	60.9%	47.1%	1.294
	2059	266,576	5,906,432	2215.7%	162,357	3,423,560	2108.7%	1.051	61.3%	47.3%	1.296
	2060	230,142	5,485,002	2383.3%	140,861	3,232,561	2294.9%	1.039	61.6%	47.5%	1.297
	2061	198,156	5,059,495	2553.3%	121,972	3,046,941	2498.1%	1.022	61.8%	47.6%	1.299
	2062	170,180	4,641,368	2727.3%	105,400	2,867,071	2720.2%	1.003	62.1%	47.8%	1.299
	2063	145,799	4,228,508	2900.2%	90,880	2,686,581	2956.2%	0.981	62.3%	47.9%	1.300
	2064	124,620	3,834,963	3077.3%	78,173	2,505,520	3205.1%	0.960	62.4%	48.0%	1.301
	2065	106,277	3,453,318	3249.4%	67,064	2,325,408	3467.4%	0.937	62.6%	48.1%	1.301
	2066	90,430	3,092,064	3419.3%	57,364	2,148,142	3744.8%	0.913	62.7%	48.2%	1.301
	2067	76,770	2,751,098	3583.6%	48,902	1,976,640	4042.0%	0.887	62.8%	48.2%	1.301
	2068	65,015	2,427,759	3734.2%	41,532	1,812,170	4363.3%	0.856	62.9%	48.3%	1.301
	2069	54,915	2,123,276	3866.5%	35,122	1,656,385	4716.1%	0.820	62.9%	48.4%	1.301
	2070	46,250	1,840,725	3979.9%	29,560	1,504,497	5089.7%	0.782	63.0%	48.4%	1.301
	2071	38,828	1,586,257	4085.4%	24,746	1,352,089	5463.9%	0.748	63.0%	48.5%	1.301
	2072	32,479	1,357,541	4179.8%	20,593	1,202,685	5840.3%	0.716	63.1%	48.5%	1.301
	2073	27,055	1,151,004	4254.3%	17,024	1,059,085	6221.0%	0.684	63.1%	48.5%	1.301
	2074	22,429	964,702	4301.1%	13,971	922,235	6601.0%	0.652	63.1%	48.5%	1.300
	2075	18,493	799,231	4321.7%	11,373	793,043	6973.0%	0.620	63.1%	48.6%	1.300
	2076	15,153	654,339	4318.3%	9,175	676,740	7375.7%	0.585	63.1%	48.6%	1.300
	2077	12,328	530,330	4301.8%	7,329	569,399	7769.2%	0.554	63.2%	48.6%	1.300
	2078	9,952	424,859	4269.2%	5,790	470,402	8123.8%	0.526	63.2%	48.6%	1.300
	2079	7,964	335,227	4209.3%	4,520	381,691	8444.2%	0.498	63.2%	48.6%	1.300
	2080	6,313	260,054	4119.2%	3,482	304,254	8737.2%	0.471	63.2%	48.6%	1.300
	2081	4,954	197,658	3990.2%	2,644	237,110	8967.3%	0.445	63.2%	48.6%	1.300
	Past	23,943,579	531,934	2.2%	24,990,326	2,176,121	8.7%	0.255	2.0%	8.5%	0.234
TOTALS	Future	141,658,843	331,776,543	234.2%	124,477,147	215,871,944	173.4%	1.351	89.4%	67.2%	1.331
	Lifetime	165,602,423	332,308,477	200.7%	149,467,473	218,048,065	145.9%	1.376	63.2%	48.6%	1.300

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003, With Increase Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2003	4,820	0	0.0%	4,691	232	4.9%	0.000	0.0%	4.9%	0.000
	2004	304,187	0	0.0%	305,607	16,393	5.4%	0.000	0.0%	5.4%	0.000
Historical	2005	947,838	0	0.0%	953,270	55,947	5.9%	0.000	0.0%	5.7%	0.000
Experience	2006	1,756,502	0	0.0%	1,753,276	113,805	6.5%	0.000	0.0%	6.2%	0.000
	2007	2,714,412	0	0.0%	2,720,005	191,454	7.0%	0.000	0.0%	6.6%	0.000
	2008	3,585,673	52,334	1.5%	3,649,642	286,760	7.9%	0.186	0.5%	7.0%	0.075
	2009	4,212,721	48,151	1.1%	4,423,552	388,224	8.8%	0.130	0.7%	7.5%	0.093
	2010	4,860,087	21,358	0.4%	5,173,123	499,445	9.7%	0.046	0.6%	8.1%	0.079
	2011	5,557,339	410,091	7.4%	6,007,160	623,863	10.4%	0.711	2.0%	8.5%	0.234
	2012	5,770,976	555,789	9.6%	6,240,069	735,615	11.8%	0.817	3.3%	9.1%	0.359
	2013	5,586,016	677,932	12.1%	6,055,999	838,037	13.8%	0.877	4.4%	9.7%	0.454
	2014	5,968,243	805,738	13.5%	5,890,547	945,596	16.1%	0.841	5.5%	10.4%	0.525
	2015	6,407,927	943,577	14.7%	5,731,502	1,057,546	18.5%	0.798	6.5%	11.2%	0.578
	2016	6,303,558	1,096,648	17.4%	5,571,626	1,172,820	21.0%	0.826	7.4%	11.9%	0.622
	2017	6,213,898	1,263,323	20.3%	5,408,977	1,294,045	23.9%	0.850	8.4%	12.7%	0.661
	2018	6,131,283	1,444,929	23.6%	5,244,054	1,425,697	27.2%	0.867	9.4%	13.5%	0.695
	2019	6,049,672	1,643,712	27.2%	5,076,999	1,568,694	30.9%	0.879	10.4%	14.4%	0.725
	2020	5,965,640	1,861,345	31.2%	4,907,823	1,721,929	35.1%	0.889	11.5%	15.3%	0.752
	2021	5,877,394	2,098,997	35.7%	4,736,581	1,885,609	39.8%	0.897	12.6%	16.2%	0.777
	2022	5,782,975	2,361,681	40.8%	4,563,377	2,060,926	45.2%	0.904	13.7%	17.1%	0.799
Projected	2023	5,681,025	2,647,570	46.6%	4,388,362	2,249,842	51.3%	0.909	14.9%	18.1%	0.821
Future	2024	5,570,916	2,955,727	53.1%	4,211,743	2,452,971	58.2%	0.911	16.1%	19.1%	0.841
Experience	2025	5,451,935	3,286,734	60.3%	4,033,783	2,669,253	66.2%	0.911	17.4%	20.2%	0.859
	2026	5,323,796	3,637,057	68.3%	3,854,804	2,896,243	75.1%	0.909	18.7%	21.3%	0.877
	2027	5,186,548	4,008,662	77.3%	3,675,196	3,134,177	85.3%	0.906	20.0%	22.4%	0.893
	2028	5,040,248	4,403,837	87.4%	3,495,407	3,379,984	96.7%	0.904	21.4%	23.5%	0.909
	2029	4,885,004	4,815,946	98.6%	3,315,935	3,630,330	109.5%	0.900	22.8%	24.7%	0.923
	2030	4,721,089	5,244,424	111.1%	3,137,316	3,881,705	123.7%	0.898	24.3%	25.9%	0.937
	2031	4,548,935	5,684,654	125.0%	2,960,117	4,131,840	139.6%	0.895	25.7%	27.1%	0.951
	2032	4,369,107	6,129,167	140.3%	2,784,923	4,376,692	157.2%	0.893	27.2%	28.2%	0.964
	2033	4,182,387	6,571,754	157.1%	2,612,334	4,611,307	176.5%	0.890	28.7%	29.4%	0.976
	2034	3,989,772	7,005,599	175.6%	2,442,950	4,831,223	197.8%	0.888	30.3%	30.6%	0.988
	2035	3,792,472	7,419,128	195.6%	2,277,364	5,031,514	220.9%	0.885	31.8%	31.8%	1.000
	2036	3,591,904	7,799,000	217.1%	2,116,146	5,210,929	246.2%	0.882	33.3%	32.9%	1.011
	2037	3,389,597	8,150,075	240.4%	1,959,838	5,368,051	273.9%	0.878	34.8%	34.0%	1.022
	2038	3,186,980	8,470,414	265.8%	1,808,954	5,499,764	304.0%	0.874	36.2%	35.1%	1.032
	2039	2,985,448	8,750,448	293.1%	1,663,969	5,603,185	336.7%	0.870	37.6%	36.2%	1.041
	2040	2,786,367	8,987,728	322.6%	1,525,309	5,677,586	372.2%	0.867	39.0%	37.1%	1.050
	2041	2,590,933	9,180,481	354.3%	1,393,340	5,723,968	410.8%	0.863	40.3%	38.1%	1.059
	2042	2,400,160	9,333,320	388.9%	1,268,361	5,744,434	452.9%	0.859	41.6%	39.0%	1.067
	2043	2,214,985	9,447,517	426.5%	1,150,600	5,739,482	498.8%	0.855	42.8%	39.8%	1.075
	2044	2,036,244	9,518,007	467.4%	1,040,209	5,708,485	548.8%	0.852	44.0%	40.6%	1.082
	2045	1,864,645	9,533,599	511.3%	937,259	5,654,094	603.3%	0.848	45.1%	41.4%	1.089
	2046	1,700,815	9,494,215	558.2%	841,734	5,576,523	662.5%	0.843	46.1%	42.1%	1.096
	2047	1,545,262	9,411,057	609.0%	753,542	5,472,669	726.3%	0.839	47.1%	42.7%	1.102
	2048	1,398,345	9,283,434	663.9%	672,517	5,348,591	795.3%	0.835	48.0%	43.3%	1.107
	2049	1,260,307	9,111,719	723.0%	598,428	5,212,775	871.1%	0.830	48.8%	43.9%	1.112
	2050	1,131,296	8,888,047	785.7%	530,989	5,064,065	953.7%	0.824	49.6%	44.4%	1.117
	2051	1,011,378	8,622,605	852.6%	469,866	4,901,080	1043.1%	0.817	50.3%	44.9%	1.121
	2052	900,527	8,325,435	924.5%	414,697	4,726,922	1139.8%	0.811	50.9%	45.3%	1.125
	2053	798,617	8,007,780	1002.7%	365,098	4,546,438	1245.3%	0.805	51.5%	45.7%	1.128
	2054	705,440	7,672,468	1087.6%	320,674	4,362,743	1360.5%	0.799	52.1%	46.0%	1.131
	2055	620,719	7,313,439	1178.2%	281,022	4,177,093	1486.4%	0.793	52.5%	46.3%	1.134
	2056	544,120	6,935,531	1274.6%	245,744	3,992,002	1624.5%	0.785	53.0%	46.6%	1.136
	2057	475,249	6,546,228	1377.4%	214,453	3,805,740	1774.6%	0.776	53.3%	46.8%	1.138
	2058	413,658	6,143,645	1485.2%	186,775	3,617,520	1936.8%	0.767	53.7%	47.1%	1.140
	2059	358,858	5,740,222	1599.6%	162,357	3,423,560	2108.7%	0.759	54.0%	47.3%	1.141
	2060	310,351	5,329,564	1717.3%	140,861	3,232,561	2294.9%	0.748	54.2%	47.5%	1.142
	2061	267,614	4,915,273	1836.7%	121,972	3,046,941	2498.1%	0.735	54.4%	47.6%	1.143
	2062	230,119	4,508,409	1959.2%	105,400	2,867,071	2720.2%	0.720	54.6%	47.8%	1.144
	2063	197,352	4,106,874	2081.0%	90,880	2,686,581	2956.2%	0.704	54.8%	47.9%	1.145
	2064	168,824	3,724,263	2206.0%	78,173	2,505,520	3205.1%	0.688	54.9%	48.0%	1.145
	2065	144,067	3,353,343	2327.6%	67,064	2,325,408	3467.4%	0.671	55.1%	48.1%	1.145
	2066	122,647	3,002,329	2448.0%	57,364	2,148,142	3744.8%	0.654	55.2%	48.2%	1.145
	2067	104,159	2,671,090	2564.4%	48,902	1,976,640	4042.0%	0.634	55.3%	48.2%	1.145
	2068	88,235	2,357,028	2671.3%	41,532	1,812,170	4363.3%	0.612	55.3%	48.3%	1.145
	2069	74,543	2,061,322	2765.3%	35,122	1,656,385	4716.1%	0.586	55.4%	48.4%	1.145
	2070	62,790	1,786,944	2845.9%	29,560	1,504,497	5089.7%	0.559	55.4%	48.4%	1.145
	2071	52,718	1,539,857	2920.9%	24,746	1,352,089	5463.9%	0.535	55.5%	48.5%	1.145
	2072	44,100	1,317,788	2988.2%	20,593	1,202,685	5840.3%	0.512	55.5%	48.5%	1.145
	2073	36,737	1,117,267	3041.2%	17,024	1,059,085	6221.0%	0.489	55.5%	48.5%	1.145
	2074	30,457	936,400	3074.5%	13,971	922,235	6601.0%	0.466	55.6%	48.5%	1.145
	2075	25,113	775,764	3089.1%	11,373	793,043	6973.0%	0.443	55.6%	48.6%	1.144
	2076	20,577	635,113	3086.6%	9,175	676,740	7375.7%	0.418	55.6%	48.6%	1.144
	2077	16,741	514,736	3074.7%	7,329	569,399	7769.2%	0.396	55.6%	48.6%	1.144
	2078	13,514	412,359	3051.3%	5,790	470,402	8123.8%	0.376	55.6%	48.6%	1.144
	2079	10,815	325,358	3008.4%	4,520	381,691	8444.2%	0.356	55.6%	48.6%	1.144
	2080	8,573	252,394	2943.9%	3,482	304,254	8737.2%	0.337	55.6%	48.6%	1.144
	2081	6,727	191,834	2851.7%	2,644	237,110	8967.3%	0.318	55.6%	48.6%	1.144
	Past	23,943,579	531,934	2.2%	24,990,326	2,176,121	8.7%	0.255	2.0%	8.5%	0.234
TOTALS	Future	170,749,446	325,065,651	190.4%	124,477,147	215,871,944	173.4%	1.098	75.2%	67.2%	1.120
	Lifetime	194,693,025	325,597,585	167.2%	149,467,473	218,048,065	145.9%	1.146	55.6%	48.6%	1.144

Exhibit VI
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On Or After October 1, 2003, Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	389,340	0	0.0%	1,826	651,816	0	0.0%	6.25%	1.6742
	2004	9,300,792	207,720	2.2%	9,699	14,655,038	327,300	2.2%	6.25%	1.5757
	2005	24,039,171	422,377	1.8%	18,835	35,649,840	626,381	1.8%	6.25%	1.4830
Historical	2006	42,391,455	2,040,126	4.8%	29,218	59,168,082	2,847,516	4.8%	6.25%	1.3958
Experience	2007	64,177,687	2,041,508	3.2%	39,875	84,307,127	2,681,830	3.2%	6.25%	1.3137
	2008	85,984,906	3,399,379	4.0%	48,621	106,309,850	4,202,918	4.0%	6.25%	1.2364
	2009	103,759,250	5,487,364	5.3%	55,555	120,739,444	6,385,371	5.3%	6.25%	1.1636
	2010	122,582,647	8,930,954	7.3%	63,864	134,252,507	9,781,181	7.3%	6.25%	1.0952
	2011	146,251,152	12,868,230	8.8%	73,255	150,752,237	13,264,268	8.8%	6.25%	1.0308
	2012	154,554,877	13,859,884	9.0%	70,054	149,940,255	13,446,063	9.0%	6.25%	0.9701
	2013	149,355,897	16,866,883	11.3%	67,681	136,373,179	15,400,735	11.3%	6.25%	0.9131
	2014	145,497,791	20,052,222	13.8%	65,843	125,035,707	17,232,177	13.8%	6.25%	0.8594
	2015	142,526,528	23,499,693	16.5%	64,353	115,277,466	19,006,883	16.5%	6.25%	0.8088
	2016	140,125,333	27,250,786	19.4%	63,081	106,668,560	20,744,301	19.4%	6.25%	0.7612
	2017	138,063,258	31,313,436	22.7%	61,937	98,916,549	22,434,767	22.7%	6.25%	0.7165
	2018	136,159,766	35,722,032	26.2%	60,849	91,814,377	24,087,851	26.2%	6.25%	0.6743
	2019	134,274,612	40,518,987	30.2%	59,769	85,217,122	25,715,297	30.2%	6.25%	0.6346
	2020	132,328,674	45,730,592	34.6%	58,675	79,042,011	27,315,606	34.6%	6.25%	0.5973
	2021	130,282,715	51,356,069	39.4%	57,548	73,242,285	28,871,335	39.4%	6.25%	0.5622
	2022	128,092,430	57,461,232	44.9%	56,370	67,775,013	30,403,324	44.9%	6.25%	0.5291
Projected	2023	125,728,297	64,098,751	51.0%	55,132	62,610,942	31,920,286	51.0%	6.25%	0.4980
Future	2024	123,177,389	71,267,867	57.9%	53,829	57,732,353	33,402,735	57.9%	6.25%	0.4687
Experience	2025	120,424,089	78,926,023	65.5%	52,454	53,121,789	34,816,054	65.5%	6.25%	0.4411
	2026	117,461,630	87,027,584	74.1%	51,008	48,767,042	36,131,610	74.1%	6.25%	0.4152
	2027	114,291,535	95,513,228	83.6%	49,493	44,659,671	37,322,006	83.6%	6.25%	0.3908
	2028	110,915,269	104,334,523	94.1%	47,908	40,790,952	38,370,773	94.1%	6.25%	0.3678
	2029	107,335,436	113,406,313	105.7%	46,256	37,152,385	39,253,718	105.7%	6.25%	0.3461
	2030	103,559,074	122,643,566	118.4%	44,540	33,736,715	39,953,921	118.4%	6.25%	0.3258
	2031	99,597,255	131,918,970	132.5%	42,765	30,537,471	40,447,618	132.5%	6.25%	0.3066
	2032	95,465,316	141,040,596	147.7%	40,939	27,548,780	40,700,607	147.7%	6.25%	0.2886
	2033	91,183,312	149,984,221	164.5%	39,069	24,765,276	40,735,532	164.5%	6.25%	0.2716
	2034	86,775,522	158,616,487	182.8%	37,165	22,181,766	40,545,924	182.8%	6.25%	0.2556
	2035	82,270,331	166,704,344	202.6%	35,238	19,793,071	40,106,693	202.6%	6.25%	0.2406
	2036	77,700,407	174,019,624	224.0%	33,300	17,593,988	39,403,902	224.0%	6.25%	0.2264
	2037	73,101,285	180,532,438	247.0%	31,364	15,578,910	38,473,997	247.0%	6.25%	0.2131
	2038	68,506,975	186,185,232	271.8%	29,441	13,740,987	37,344,647	271.8%	6.25%	0.2006
	2039	63,950,134	190,866,816	298.5%	27,543	12,072,456	36,031,688	298.5%	6.25%	0.1888
	2040	59,462,261	194,434,582	327.0%	25,680	10,564,931	34,546,079	327.0%	6.25%	0.1777
	2041	55,070,759	196,790,003	357.3%	23,861	9,209,104	32,907,837	357.3%	6.25%	0.1672
	2042	50,798,860	198,001,564	389.8%	22,094	7,995,053	31,162,765	389.8%	6.25%	0.1574
	2043	46,667,311	198,132,237	424.6%	20,386	6,912,756	29,349,018	424.6%	6.25%	0.1481
	2044	42,694,747	197,211,405	461.9%	18,744	5,952,288	27,494,227	461.9%	6.25%	0.1394
	2045	38,897,459	195,122,256	501.6%	17,172	5,103,896	25,602,794	501.6%	6.25%	0.1312
	2046	35,289,228	191,827,384	543.6%	15,677	4,358,066	23,689,845	543.6%	6.25%	0.1235
	2047	31,881,029	187,441,290	587.9%	14,261	3,705,570	21,786,524	587.9%	6.25%	0.1162
	2048	28,680,841	182,048,275	634.7%	12,926	3,137,514	19,915,000	634.7%	6.25%	0.1094
	2049	25,693,758	175,845,154	684.4%	11,675	2,645,407	18,104,861	684.4%	6.25%	0.1030
	2050	22,922,185	168,795,869	736.4%	10,509	2,221,221	16,356,775	736.4%	6.25%	0.0969
	2051	20,366,006	160,943,209	790.3%	9,426	1,857,431	14,678,429	790.3%	6.25%	0.0912
	2052	18,022,677	152,578,773	846.6%	8,427	1,547,025	13,097,008	846.6%	6.25%	0.0858
	2053	15,887,417	144,018,206	906.5%	7,510	1,283,519	11,635,001	906.5%	6.25%	0.0808
	2054	13,953,334	135,439,725	970.7%	6,672	1,060,958	10,298,315	970.7%	6.25%	0.0760
	2055	12,211,596	126,808,794	1038.4%	5,909	873,904	9,074,873	1038.4%	6.25%	0.0716
	2056	10,651,936	118,213,817	1109.8%	5,219	717,449	7,962,152	1109.8%	6.25%	0.0674
	2057	9,262,937	109,861,104	1186.0%	4,597	587,195	6,964,296	1186.0%	6.25%	0.0634
	2058	8,032,250	101,882,425	1268.4%	4,039	479,227	6,078,601	1268.4%	6.25%	0.0597
	2059	6,947,007	94,331,381	1357.9%	3,539	390,097	5,297,020	1357.9%	6.25%	0.0562
	2060	5,994,218	87,092,310	1452.9%	3,094	316,796	4,602,844	1452.9%	6.25%	0.0529
	2061	5,161,055	80,095,802	1551.9%	2,698	256,718	3,984,073	1551.9%	6.25%	0.0497
	2062	4,435,082	73,369,468	1654.3%	2,347	207,630	3,434,820	1654.3%	6.25%	0.0468
	2063	3,804,390	66,992,651	1760.9%	2,036	167,627	2,951,799	1760.9%	6.25%	0.0441
	2064	3,257,831	60,971,471	1871.5%	1,762	135,101	2,528,468	1871.5%	6.25%	0.0415
	2065	2,785,161	55,178,201	1981.1%	1,520	108,706	2,153,621	1981.1%	6.25%	0.0390
	2066	2,377,042	49,605,371	2086.9%	1,308	87,319	1,822,223	2086.9%	6.25%	0.0367
	2067	2,025,090	44,274,496	2186.3%	1,122	70,015	1,530,726	2186.3%	6.25%	0.0346
	2068	1,721,872	39,293,903	2282.0%	958	56,029	1,278,616	2282.0%	6.25%	0.0325
	2069	1,460,848	34,690,182	2374.7%	816	44,739	1,062,411	2374.7%	6.25%	0.0306
	2070	1,236,320	30,403,947	2459.2%	691	35,636	876,369	2459.2%	6.25%	0.0288
	2071	1,043,335	26,433,726	2533.6%	583	28,304	717,111	2533.6%	6.25%	0.0271
	2072	877,620	22,776,503	2595.3%	490	22,408	581,549	2595.3%	6.25%	0.0255
	2073	735,498	19,476,524	2648.1%	409	17,675	468,039	2648.1%	6.25%	0.0240
	2074	613,798	16,545,367	2695.6%	339	13,882	374,212	2695.6%	6.25%	0.0226
	2075	509,792	13,940,979	2734.6%	280	10,852	296,760	2734.6%	6.25%	0.0213
	2076	421,136	11,635,796	2763.0%	229	8,437	233,120	2763.0%	6.25%	0.0200
	2077	345,812	9,606,796	2778.0%	186	6,521	181,148	2778.0%	6.25%	0.0189
	2078	282,062	7,839,896	2779.5%	150	5,006	139,135	2779.5%	6.25%	0.0177
	2079	228,355	6,318,668	2767.0%	120	3,814	105,541	2767.0%	6.25%	0.0167
	2080	183,361	5,024,555	2740.3%	95	2,883	78,989	2740.3%	6.25%	0.0157
	2081	145,910	3,941,665	2701.4%	74	2,159	58,320	2701.4%	6.25%	0.0148
	Past	598,876,401	35,397,659	5.9%	340,748	706,485,941	40,116,764	5.7%		
TOTALS	Future	3,785,744,318	6,575,954,127	173.7%	1,673,231	1,763,897,944	1,285,081,364	72.9%		
	Lifetime	4,384,620,718	6,611,351,786	150.8%	2,013,979	2,470,383,884	1,325,198,128	53.6%		

Exhibit VII
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003, Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	5,911	0	0.0%	29	9,897	0	0.0%	6.25%	1.6742
	2004	370,449	0	0.0%	435	583,708	0	0.0%	6.25%	1.5757
	2005	1,150,298	0	0.0%	870	1,705,880	0	0.0%	6.25%	1.4830
Historical	2006	2,138,154	0	0.0%	1,469	2,984,339	0	0.0%	6.25%	1.3958
Experience	2007	3,316,467	0	0.0%	2,018	4,356,683	0	0.0%	6.25%	1.3137
	2008	4,381,114	52,334	1.2%	2,388	5,416,713	64,704	1.2%	6.25%	1.2364
	2009	5,134,359	48,151	0.9%	2,683	5,974,596	56,030	0.9%	6.25%	1.1636
	2010	5,926,677	21,358	0.4%	3,011	6,490,897	23,392	0.4%	6.25%	1.0952
	2011	6,783,529	410,091	6.0%	3,379	6,992,301	422,712	6.0%	6.25%	1.0308
	2012	7,055,468	557,713	7.9%	3,236	6,844,810	541,061	7.9%	6.25%	0.9701
	2013	6,825,453	680,260	10.0%	3,130	6,232,153	621,128	10.0%	6.25%	0.9131
	2014	6,654,683	811,498	12.2%	3,047	5,718,801	697,373	12.2%	6.25%	0.8594
	2015	6,523,212	953,566	14.6%	2,981	5,276,066	771,258	14.6%	6.25%	0.8088
	2016	6,417,067	1,108,355	17.3%	2,924	4,884,907	843,720	17.3%	6.25%	0.7612
	2017	6,325,996	1,276,967	20.2%	2,873	4,532,311	914,894	20.2%	6.25%	0.7165
	2018	6,242,186	1,460,745	23.4%	2,825	4,209,191	985,000	23.4%	6.25%	0.6743
	2019	6,159,478	1,661,970	27.0%	2,778	3,909,101	1,054,766	27.0%	6.25%	0.6346
	2020	6,074,377	1,882,359	31.0%	2,730	3,628,321	1,124,363	31.0%	6.25%	0.5973
	2021	5,985,049	2,123,102	35.5%	2,681	3,364,672	1,193,565	35.5%	6.25%	0.5622
	2022	5,889,491	2,389,285	40.6%	2,629	3,116,190	1,264,195	40.6%	6.25%	0.5291
Projected	2023	5,786,311	2,679,158	46.3%	2,575	2,881,502	1,334,183	46.3%	6.25%	0.4980
Future	2024	5,674,863	2,991,855	52.7%	2,518	2,659,767	1,402,261	52.7%	6.25%	0.4687
Experience	2025	5,554,415	3,328,004	59.9%	2,458	2,450,178	1,468,058	59.9%	6.25%	0.4411
	2026	5,424,671	3,684,114	67.9%	2,394	2,252,183	1,529,549	67.9%	6.25%	0.4152
	2027	5,285,673	4,062,204	76.9%	2,327	2,065,389	1,587,315	76.9%	6.25%	0.3908
	2028	5,137,473	4,464,574	86.9%	2,257	1,889,392	1,641,922	86.9%	6.25%	0.3678
	2029	4,980,173	4,884,512	98.1%	2,184	1,723,804	1,690,693	98.1%	6.25%	0.3461
	2030	4,814,042	5,321,524	110.5%	2,108	1,568,283	1,733,607	110.5%	6.25%	0.3258
	2031	4,639,513	5,770,976	124.4%	2,029	1,422,519	1,769,436	124.4%	6.25%	0.3066
	2032	4,457,151	6,225,372	139.7%	1,948	1,286,216	1,796,479	139.7%	6.25%	0.2886
	2033	4,267,743	6,678,401	156.5%	1,864	1,159,114	1,813,846	156.5%	6.25%	0.2716
	2034	4,072,296	7,123,193	174.9%	1,778	1,040,970	1,820,847	174.9%	6.25%	0.2556
	2035	3,872,029	7,547,956	194.9%	1,691	931,555	1,815,931	194.9%	6.25%	0.2406
	2036	3,668,377	7,939,186	216.4%	1,604	830,644	1,797,699	216.4%	6.25%	0.2264
	2037	3,462,887	8,301,793	239.7%	1,516	737,990	1,769,229	239.7%	6.25%	0.2131
	2038	3,257,004	8,633,786	265.1%	1,428	653,283	1,731,747	265.1%	6.25%	0.2006
	2039	3,052,141	8,925,273	292.4%	1,341	576,181	1,684,906	292.4%	6.25%	0.1888
	2040	2,849,683	9,173,649	321.9%	1,255	506,316	1,629,924	321.9%	6.25%	0.1777
	2041	2,650,845	9,377,115	353.7%	1,171	443,283	1,568,070	353.7%	6.25%	0.1672
	2042	2,456,655	9,540,169	388.3%	1,089	386,644	1,501,493	388.3%	6.25%	0.1574
	2043	2,268,066	9,663,935	426.1%	1,010	335,965	1,431,504	426.1%	6.25%	0.1481
	2044	2,085,931	9,743,073	467.1%	933	290,810	1,358,330	467.1%	6.25%	0.1394
	2045	1,910,972	9,765,994	511.0%	859	250,747	1,281,436	511.0%	6.25%	0.1312
	2046	1,743,835	9,732,427	558.1%	788	215,356	1,201,912	558.1%	6.25%	0.1235
	2047	1,585,041	9,653,675	609.0%	720	184,231	1,122,058	609.0%	6.25%	0.1162
	2048	1,434,966	9,528,870	664.0%	656	156,977	1,042,402	664.0%	6.25%	0.1094
	2049	1,293,867	9,358,234	723.3%	595	133,215	963,515	723.3%	6.25%	0.1030
	2050	1,161,907	9,133,523	786.1%	538	112,592	885,063	786.1%	6.25%	0.0969
	2051	1,039,164	8,865,188	853.1%	485	94,774	808,528	853.1%	6.25%	0.0912
	2052	925,626	8,563,512	925.2%	436	79,454	735,072	925.2%	6.25%	0.0858
	2053	821,177	8,240,065	1003.4%	390	66,342	665,702	1003.4%	6.25%	0.0808
	2054	725,618	7,897,784	1088.4%	347	55,173	600,517	1088.4%	6.25%	0.0760
	2055	638,679	7,530,447	1179.1%	308	45,706	538,905	1179.1%	6.25%	0.0716
	2056	560,028	7,143,107	1275.5%	273	37,720	481,116	1275.5%	6.25%	0.0674
	2057	489,274	6,743,559	1378.3%	241	31,016	427,487	1378.3%	6.25%	0.0634
	2058	425,967	6,329,928	1486.0%	211	25,414	377,662	1486.0%	6.25%	0.0597
	2059	369,615	5,915,103	1600.3%	185	20,755	332,153	1600.3%	6.25%	0.0562
	2060	319,713	5,492,549	1718.0%	162	16,897	290,282	1718.0%	6.25%	0.0529
	2061	275,730	5,066,033	1837.3%	141	13,715	251,991	1837.3%	6.25%	0.0497
	2062	237,128	4,647,004	1959.7%	122	11,101	217,551	1959.7%	6.25%	0.0468
	2063	203,385	4,233,343	2081.4%	105	8,961	186,528	2081.4%	6.25%	0.0441
	2064	174,000	3,839,096	2206.4%	91	7,216	159,206	2206.4%	6.25%	0.0415
	2065	148,495	3,456,834	2327.9%	78	5,796	134,921	2327.9%	6.25%	0.0390
	2066	126,422	3,095,047	2448.2%	67	4,644	113,695	2448.2%	6.25%	0.0367
	2067	107,370	2,753,616	2564.6%	57	3,712	95,202	2564.6%	6.25%	0.0346
	2068	90,957	2,429,874	2671.4%	48	2,960	79,068	2671.4%	6.25%	0.0325
	2069	76,844	2,125,042	2765.4%	41	2,353	65,081	2765.4%	6.25%	0.0306
	2070	64,730	1,842,190	2846.0%	34	1,866	53,100	2846.0%	6.25%	0.0288
	2071	54,347	1,587,468	2921.0%	28	1,474	43,066	2921.0%	6.25%	0.0271
	2072	45,463	1,358,535	2988.2%	24	1,161	34,687	2988.2%	6.25%	0.0255
	2073	37,873	1,151,815	3041.2%	20	910	27,679	3041.2%	6.25%	0.0240
	2074	31,399	965,357	3074.5%	16	710	21,834	3074.5%	6.25%	0.0226
	2075	25,890	799,755	3089.1%	13	551	17,024	3089.1%	6.25%	0.0213
	2076	21,213	654,754	3086.6%	11	425	13,118	3086.6%	6.25%	0.0200
	2077	17,259	530,655	3074.7%	9	325	10,006	3074.7%	6.25%	0.0189
	2078	13,932	425,112	3051.3%	7	247	7,544	3051.3%	6.25%	0.0177
	2079	11,150	335,421	3008.4%	5	186	5,603	3008.4%	6.25%	0.0167
	2080	8,839	260,200	2943.9%	4	139	4,090	2943.9%	6.25%	0.0157
	2081	6,935	197,767	2851.7%	3	103	2,926	2851.7%	6.25%	0.0148
	Past	29,206,959	531,934	1.8%	16,282	34,515,014	566,838	1.6%		
TOTALS	Future	177,095,211	332,614,524	187.8%	79,432	81,403,439	59,186,083	72.7%		
	Lifetime	206,302,170	333,146,457	161.5%	95,714	115,918,453	59,752,921	51.5%		

Exhibit VIII
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience On Policies Issued On Or After October 1, 2003, without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2003	330,510	0	33,423	10.1%
2004	7,836,436	207,720	1,459,386	21.3%
2005	20,178,373	422,377	7,417,975	38.9%
2006	35,479,988	2,040,126	16,507,746	52.3%
2007	53,554,790	2,041,508	28,619,546	57.3%
2008	71,671,740	3,399,379	42,915,104	64.6%
2009	86,432,531	5,487,364	50,527,474	64.8%
2010	101,939,698	8,930,954	62,570,703	70.1%
2011	121,237,104	12,868,230	80,040,532	76.6%
Total	498,661,169	35,397,659	290,091,888	65.3%

Exhibit IX
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience On Policies Issued On Or After October 1, 2003, without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2003	4,820	0	288	6%
2004	304,187	0	31,825	10%
2005	947,838	0	341,204	36%
2006	1,756,502	0	816,633	46%
2007	2,714,412	0	1,481,195	55%
2008	3,585,673	52,334	2,241,328	64%
2009	4,212,721	48,151	2,523,624	61%
2010	4,860,087	21,358	3,157,501	65%
2011	5,557,339	410,091	3,820,232	76%
Total	23,943,579	531,934	14,413,830	62%

Exhibit X
New York Life Insurance Company
Anticipated Loss Ratios
Experience as of December 31, 2011
Generation 5.0 Policy Forms

Nationwide Experience Projections On Policies Issued On Or After October 1, 2003
With No Increase

1	Present Value of Future Claims:	1,281,049,691
2	Active Life Reserves at 12/31/2011:	290,091,888
3	Present Value of Future Premium:	1,447,464,763
	Anticipated Loss Ratio = (1 - 2) / 3:	**68.5%**

Virginia-Specific Experience Projections On Policies Issued On Or After October 1, 2003
With No Increase

1	Present Value of Future Claims:	59,009,583
2	Active Life Reserves at 12/31/2011:	14,312,046
3	Present Value of Future Premium:	66,002,741
	Anticipated Loss Ratio = (1 - 2) / 3:	**67.7%**

Exhibit XI
New York Life Insurance Company
Nationwide 58/85 Test On Policies Issued On Or After October 1, 2003, With Increase
Generation 5.0 Policy Forms

1	Accumulated value of initial earned premium	558,054,862	x 58% =		323,671,820
2a	Accumulated value of earned premium	558,054,862			
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x 85% =		0
3	Present value of future projected initial earned premium	1,773,761,835	x 58% =		1,028,781,864
4a	Present value of future projected premium	2,104,494,486			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	330,732,651	x 85% =		281,122,753
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**1,633,576,438**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				41,840,618
6b	Present value of future projected incurred claims without the inclusion of active life reserves				2,162,010,796
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**2,203,851,414**
8	Test: 7 is not less than 5				TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.
The incurred claims (items 6a and 6b) were increased by 5% to reflect moderately adverse experience.

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued Prior To October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	129,916	0	0	0.0%	653	231,094	0	0	0.0%	6.25%	1.7788
	2003	4,135,576	253	251	0.0%	4,351	6,923,600	423	420	0.0%	6.25%	1.6742
	2004	5,862,817	7,874	25,027	0.4%	4,075	9,237,903	12,407	39,435	0.4%	6.25%	1.5757
	2005	5,614,491	45,465	1,194,817	21.3%	3,899	8,326,232	67,424	1,771,901	21.3%	6.25%	1.4830
Historical	2006	5,449,390	213,133	900,591	16.5%	3,770	7,606,013	297,482	1,257,004	16.5%	6.25%	1.3958
Experience	2007	5,317,247	260,694	1,192,461	22.4%	3,678	6,985,011	342,460	1,566,479	22.4%	6.25%	1.3137
	2008	5,201,282	483,819	1,566,220	30.1%	3,572	6,430,751	598,183	1,936,440	30.1%	6.25%	1.2364
	2009	5,081,110	796,973	1,259,745	24.8%	3,483	5,912,633	927,397	1,465,902	24.8%	6.25%	1.1636
	2010	4,996,252	872,277	707,888	14.2%	3,412	5,471,895	955,318	775,278	14.2%	6.25%	1.0952
	2011	4,890,376	1,180,810	1,547,076	31.6%	3,353	5,040,884	1,217,151	1,594,690	31.6%	6.25%	1.0308
	2012	4,816,665	2,238,717	2,036,550	42.3%	3,290	4,672,851	2,171,875	1,975,744	42.3%	6.25%	0.9701
	2013	4,731,029	2,416,194	2,229,560	47.1%	3,229	4,319,786	2,206,167	2,035,756	47.1%	6.25%	0.9131
	2014	4,642,798	2,521,484	2,422,550	52.2%	3,166	3,989,858	2,166,875	2,081,855	52.2%	6.25%	0.8594
	2015	4,549,504	2,609,970	2,638,894	58.0%	3,102	3,679,703	2,110,981	2,134,375	58.0%	6.25%	0.8088
	2016	4,451,885	2,736,043	2,870,610	64.5%	3,036	3,388,938	2,082,777	2,185,214	64.5%	6.25%	0.7612
	2017	4,348,441	2,912,975	3,121,487	71.8%	2,966	3,115,476	2,087,025	2,236,415	71.8%	6.25%	0.7165
	2018	4,238,517	3,125,106	3,380,517	79.8%	2,892	2,858,089	2,107,301	2,279,528	79.8%	6.25%	0.6743
	2019	4,122,597	3,362,089	3,643,659	88.4%	2,816	2,616,398	2,133,743	2,312,441	88.4%	6.25%	0.6346
	2020	4,000,899	3,617,260	3,924,217	98.1%	2,735	2,389,800	2,160,647	2,343,997	98.1%	6.25%	0.5973
	2021	3,873,386	3,891,055	4,223,582	109.0%	2,651	2,177,539	2,187,472	2,374,412	109.0%	6.25%	0.5622
	2022	3,740,314	4,181,154	4,529,739	121.1%	2,564	1,979,039	2,212,291	2,396,731	121.1%	6.25%	0.5291
Projected	2023	3,601,997	4,483,981	4,842,719	134.4%	2,474	1,793,744	2,232,960	2,411,607	134.4%	6.25%	0.4980
Future	2024	3,458,926	4,791,764	5,134,228	148.4%	2,381	1,621,174	2,245,865	2,406,375	148.4%	6.25%	0.4687
Experience	2025	3,311,468	5,096,128	5,419,656	163.7%	2,285	1,460,763	2,248,017	2,390,733	163.7%	6.25%	0.4411
	2026	3,159,892	5,394,948	5,693,897	180.2%	2,187	1,311,906	2,239,843	2,363,959	180.2%	6.25%	0.4152
	2027	3,004,528	5,685,161	5,951,756	198.1%	2,087	1,174,026	2,221,489	2,325,662	198.1%	6.25%	0.3908
	2028	2,845,959	5,963,554	6,189,763	217.5%	1,984	1,046,649	2,193,197	2,276,389	217.5%	6.25%	0.3678
	2029	2,685,505	6,227,300	6,409,065	238.7%	1,880	929,543	2,155,477	2,218,392	238.7%	6.25%	0.3461
	2030	2,524,298	6,473,065	6,601,575	261.5%	1,776	822,347	2,108,748	2,150,613	261.5%	6.25%	0.3258
	2031	2,363,447	6,696,359	6,763,670	286.2%	1,671	724,655	2,053,168	2,073,806	286.2%	6.25%	0.3066
	2032	2,204,505	6,893,450	6,893,977	312.7%	1,568	636,162	1,989,268	1,989,421	312.7%	6.25%	0.2886
	2033	2,048,786	7,061,040	6,990,801	341.2%	1,467	556,448	1,917,770	1,898,693	341.2%	6.25%	0.2716
	2034	1,897,051	7,196,570	7,053,585	371.8%	1,368	484,929	1,839,604	1,803,054	371.8%	6.25%	0.2556
	2035	1,749,831	7,299,102	7,085,670	404.9%	1,271	420,984	1,756,060	1,704,711	404.9%	6.25%	0.2406
	2036	1,607,643	7,370,561	7,098,222	441.5%	1,176	364,024	1,668,943	1,607,276	441.5%	6.25%	0.2264
	2037	1,470,992	7,411,161	7,074,158	480.9%	1,085	313,489	1,579,422	1,507,602	480.9%	6.25%	0.2131
	2038	1,340,333	7,416,650	7,006,228	522.7%	997	268,841	1,487,616	1,405,295	522.7%	6.25%	0.2006
	2039	1,216,058	7,382,982	6,894,952	567.0%	913	229,567	1,393,754	1,301,624	567.0%	6.25%	0.1888
	2040	1,098,520	7,309,240	6,750,298	614.5%	833	195,179	1,298,666	1,199,356	614.5%	6.25%	0.1777
	2041	987,979	7,198,393	6,579,268	665.9%	757	165,213	1,203,738	1,100,206	665.9%	6.25%	0.1672
	2042	884,599	7,055,449	6,390,783	722.4%	685	139,224	1,110,432	1,005,823	722.4%	6.25%	0.1574
	2043	788,481	6,878,467	6,143,136	779.1%	617	116,796	1,018,897	909,973	779.1%	6.25%	0.1481
	2044	699,663	6,660,745	5,852,820	836.5%	554	97,543	928,608	815,971	836.5%	6.25%	0.1394
	2045	618,099	6,408,210	5,557,199	899.1%	495	81,103	840,848	729,183	899.1%	6.25%	0.1312
	2046	543,655	6,133,736	5,264,562	968.4%	441	67,139	757,490	650,150	968.4%	6.25%	0.1235
	2047	476,136	5,843,940	4,956,014	1040.9%	391	55,342	679,248	576,043	1040.9%	6.25%	0.1162
	2048	415,287	5,537,275	4,619,446	1112.4%	345	45,430	605,745	505,340	1112.4%	6.25%	0.1094
	2049	360,780	5,211,371	4,260,739	1181.0%	304	37,146	536,558	438,682	1181.0%	6.25%	0.1030
	2050	312,251	4,870,410	3,909,135	1251.9%	266	30,258	471,956	378,806	1251.9%	6.25%	0.0969
	2051	269,303	4,524,722	3,576,467	1328.0%	233	24,561	412,666	326,183	1328.0%	6.25%	0.0912
	2052	231,516	4,181,389	3,251,836	1404.6%	202	19,873	358,921	279,130	1404.6%	6.25%	0.0858
	2053	198,450	3,841,926	2,931,481	1477.2%	176	16,032	310,383	236,830	1477.2%	6.25%	0.0808
	2054	169,664	3,506,911	2,617,419	1542.7%	152	12,901	266,652	199,018	1542.7%	6.25%	0.0760
	2055	144,727	3,179,616	2,325,937	1607.1%	131	10,357	227,544	166,452	1607.1%	6.25%	0.0716
	2056	123,219	2,866,636	2,064,390	1675.4%	113	8,299	193,079	139,045	1675.4%	6.25%	0.0674
	2057	104,740	2,572,516	1,825,860	1743.2%	97	6,640	163,077	115,745	1743.2%	6.25%	0.0634
	2058	88,917	2,298,509	1,608,049	1808.5%	83	5,305	137,136	95,941	1808.5%	6.25%	0.0597
	2059	75,410	2,045,312	1,412,312	1872.8%	71	4,235	114,851	79,306	1872.8%	6.25%	0.0562
	2060	63,911	1,814,002	1,240,838	1941.5%	61	3,378	95,870	65,578	1941.5%	6.25%	0.0529
	2061	54,137	1,604,936	1,088,747	2011.1%	52	2,693	79,832	54,156	2011.1%	6.25%	0.0497
	2062	45,839	1,417,283	954,521	2082.3%	44	2,146	66,351	44,686	2082.3%	6.25%	0.0468
	2063	38,797	1,249,070	832,538	2145.9%	37	1,709	55,036	36,683	2145.9%	6.25%	0.0441
	2064	32,821	1,096,998	717,497	2186.1%	32	1,361	45,492	29,754	2186.1%	6.25%	0.0415
	2065	27,745	958,812	614,651	2215.4%	27	1,083	37,423	23,990	2215.4%	6.25%	0.0390
	2066	23,429	833,639	522,719	2231.1%	23	861	30,623	19,202	2231.1%	6.25%	0.0367
	2067	19,754	721,501	445,100	2253.2%	19	683	24,945	15,389	2253.2%	6.25%	0.0346
	2068	16,623	622,142	377,598	2271.6%	16	541	20,244	12,287	2271.6%	6.25%	0.0325
	2069	13,950	534,014	316,375	2267.9%	13	427	16,355	9,689	2267.9%	6.25%	0.0306
	2070	11,665	455,167	260,804	2235.7%	11	336	13,120	7,517	2235.7%	6.25%	0.0288
	2071	9,712	384,502	211,752	2180.2%	9	263	10,431	5,745	2180.2%	6.25%	0.0271
	2072	8,044	321,336	168,738	2097.7%	7	205	8,205	4,308	2097.7%	6.25%	0.0255
	2073	6,620	265,483	132,645	2003.6%	6	159	6,380	3,188	2003.6%	6.25%	0.0240
	2074	5,409	216,974	103,261	1909.1%	5	122	4,907	2,335	1909.1%	6.25%	0.0226
	2075	4,383	175,549	79,483	1813.3%	4	93	3,737	1,692	1813.3%	6.25%	0.0213
	2076	3,521	140,832	61,080	1734.9%	3	71	2,822	1,224	1734.9%	6.25%	0.0200
	2077	2,799	112,105	46,216	1651.0%	2	53	2,114	871	1651.0%	6.25%	0.0189
	2078	2,201	88,586	34,902	1585.8%	2	39	1,572	619	1585.8%	6.25%	0.0177
	2079	1,710	69,580	26,322	1539.4%	1	29	1,162	440	1539.4%	6.25%	0.0167
	2080	1,312	54,339	19,663	1499.2%	1	21	854	309	1499.2%	6.25%	0.0157
	2081	992	42,166	14,516	1462.9%	1	15	624	215	1462.9%	6.25%	0.0148
	Past	46,678,457	3,861,297	8,394,076	18.0%	34,246	62,166,015	4,418,246	10,407,549	16.7%		
TOTALS	Future	96,994,025	253,759,617	234,292,402	241.6%	68,339	50,501,594	69,122,948	68,478,739	135.6%		
	Lifetime	143,672,482	257,620,914	242,686,478	168.9%	102,585	112,667,609	73,541,194	78,886,288	70.0%		

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued Prior To October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	129,916	0	0	0.0%	653	231,094	0	0	0.0%	6.25%	1.7788
	2003	4,135,576	253	251	0.0%	4,351	6,923,600	423	420	0.0%	6.25%	1.6742
	2004	5,862,817	7,874	25,027	0.4%	4,075	9,237,903	12,407	39,435	0.4%	6.25%	1.5757
	2005	5,614,491	45,465	1,194,817	21.3%	3,899	8,326,232	67,424	1,771,901	21.3%	6.25%	1.4830
Historical	2006	5,449,390	213,133	900,591	16.5%	3,770	7,606,013	297,482	1,257,004	16.5%	6.25%	1.3958
Experience	2007	5,317,247	260,694	1,192,461	22.4%	3,678	6,985,011	342,460	1,566,479	22.4%	6.25%	1.3137
	2008	5,201,282	483,819	1,566,220	30.1%	3,572	6,430,751	598,183	1,936,440	30.1%	6.25%	1.2364
	2009	5,081,110	796,973	1,259,745	24.8%	3,483	5,912,633	927,397	1,465,902	24.8%	6.25%	1.1636
	2010	4,996,252	872,277	707,888	14.2%	3,412	5,471,895	955,318	775,278	14.2%	6.25%	1.0952
	2011	4,890,376	1,180,810	1,547,076	31.6%	3,353	5,040,884	1,217,151	1,594,690	31.6%	6.25%	1.0308
	2012	4,816,665	2,238,717	2,036,550	42.3%	3,290	4,672,851	2,171,875	1,975,744	42.3%	6.25%	0.9701
	2013	4,731,029	2,416,194	2,229,560	47.1%	3,229	4,319,786	2,206,167	2,035,756	47.1%	6.25%	0.9131
	2014	5,006,670	2,520,495	2,417,570	48.3%	3,166	4,302,557	2,166,025	2,077,575	48.3%	6.25%	0.8594
	2015	5,227,573	2,606,264	2,628,856	50.3%	3,102	4,228,135	2,107,983	2,126,256	50.3%	6.25%	0.8088
	2016	5,125,196	2,729,232	2,859,054	55.8%	3,036	3,901,488	2,077,592	2,176,417	55.8%	6.25%	0.7612
	2017	5,016,501	2,903,562	3,108,167	62.0%	2,966	3,594,113	2,080,280	2,226,871	62.0%	6.25%	0.7165
	2018	4,900,617	3,113,357	3,365,194	68.7%	2,892	3,304,553	2,099,379	2,269,196	68.7%	6.25%	0.6743
	2019	4,777,991	3,348,087	3,626,108	75.9%	2,816	3,032,343	2,124,857	2,301,303	75.9%	6.25%	0.6346
	2020	4,648,778	3,600,923	3,904,107	84.0%	2,735	2,776,789	2,150,888	2,331,985	84.0%	6.25%	0.5973
	2021	4,512,856	3,872,166	4,200,529	93.1%	2,651	2,537,036	2,176,853	2,361,452	93.1%	6.25%	0.5622
	2022	4,370,420	4,159,408	4,503,353	103.0%	2,564	2,312,434	2,200,785	2,382,770	103.0%	6.25%	0.5291
Projected	2023	4,221,731	4,459,003	4,812,465	114.0%	2,474	2,102,363	2,220,522	2,396,541	114.0%	6.25%	0.4980
Future	2024	4,067,254	4,763,134	5,099,714	125.4%	2,381	1,906,293	2,232,447	2,390,199	125.4%	6.25%	0.4687
Experience	2025	3,907,310	5,063,417	5,380,427	137.7%	2,285	1,723,603	2,233,588	2,373,428	137.7%	6.25%	0.4411
	2026	3,742,101	5,357,695	5,649,449	151.0%	2,187	1,553,624	2,224,377	2,345,506	151.0%	6.25%	0.4152
	2027	3,571,889	5,642,869	5,901,530	165.2%	2,087	1,395,724	2,204,964	2,306,036	165.2%	6.25%	0.3908
	2028	3,397,215	5,915,703	6,133,268	180.5%	1,984	1,249,383	2,175,599	2,255,612	180.5%	6.25%	0.3678
	2029	3,219,442	6,173,368	6,345,785	197.1%	1,880	1,114,357	2,136,809	2,196,488	197.1%	6.25%	0.3461
	2030	3,039,747	6,412,555	6,531,132	214.9%	1,776	990,266	2,089,035	2,127,664	214.9%	6.25%	0.3258
	2031	2,859,309	6,628,847	6,685,842	233.8%	1,671	876,692	2,032,468	2,049,943	233.8%	6.25%	0.3066
	2032	2,679,833	6,818,633	6,808,749	254.1%	1,568	773,329	1,967,678	1,964,826	254.1%	6.25%	0.2886
	2033	2,502,784	6,978,775	6,898,333	275.6%	1,467	679,753	1,895,427	1,873,579	275.6%	6.25%	0.2716
	2034	2,329,037	7,106,860	6,954,109	298.6%	1,368	595,354	1,816,672	1,777,626	298.6%	6.25%	0.2556
	2035	2,159,235	7,202,065	6,979,508	323.2%	1,271	519,481	1,732,714	1,679,170	323.2%	6.25%	0.2406
	2036	1,994,022	7,266,391	6,985,610	350.3%	1,176	451,514	1,645,356	1,581,777	350.3%	6.25%	0.2264
	2037	1,834,053	7,300,145	6,955,661	379.3%	1,085	390,862	1,555,763	1,482,349	379.3%	6.25%	0.2131
	2038	1,679,942	7,299,227	6,882,602	409.7%	997	336,959	1,464,064	1,380,498	409.7%	6.25%	0.2006
	2039	1,532,251	7,259,740	6,767,035	441.6%	913	289,257	1,370,488	1,277,476	441.6%	6.25%	0.1888
	2040	1,391,502	7,180,889	6,618,966	475.7%	833	247,235	1,275,861	1,176,022	475.7%	6.25%	0.1777
	2041	1,258,117	7,065,717	6,445,364	512.3%	757	210,386	1,181,551	1,077,814	512.3%	6.25%	0.1672
	2042	1,132,407	6,919,298	6,255,270	552.4%	685	178,226	1,089,004	984,495	552.4%	6.25%	0.1574
	2043	1,014,621	6,739,921	6,007,922	592.1%	617	150,294	998,374	889,944	592.1%	6.25%	0.1481
	2044	904,937	6,521,155	5,719,461	632.0%	554	126,162	909,147	797,379	632.0%	6.25%	0.1394
	2045	803,434	6,268,885	5,426,505	675.4%	495	105,422	822,566	712,034	675.4%	6.25%	0.1312
	2046	710,087	5,995,764	5,137,137	723.5%	441	87,693	740,451	634,414	723.5%	6.25%	0.1235
	2047	624,786	5,708,329	4,833,038	773.6%	391	72,620	663,486	561,750	773.6%	6.25%	0.1162
	2048	547,345	5,405,143	4,502,370	822.6%	345	59,876	591,291	492,533	822.6%	6.25%	0.1094
	2049	477,482	5,083,917	4,150,778	869.3%	304	49,161	523,436	427,360	869.3%	6.25%	0.1030
	2050	414,851	4,748,694	3,806,628	917.6%	266	40,200	460,161	368,873	917.6%	6.25%	0.0969
	2051	359,061	4,409,475	3,481,367	969.6%	233	32,747	402,155	317,510	969.6%	6.25%	0.0912
	2052	309,669	4,073,095	3,164,334	1021.8%	202	26,581	349,625	271,619	1021.8%	6.25%	0.0858
	2053	266,199	3,740,968	2,851,802	1071.3%	176	21,506	302,227	230,393	1071.3%	6.25%	0.0808
	2054	228,154	3,413,595	2,545,670	1115.8%	152	17,348	259,557	193,563	1115.8%	6.25%	0.0760
	2055	195,037	3,094,092	2,261,709	1159.6%	131	13,957	221,424	161,856	1159.6%	6.25%	0.0716
	2056	166,351	2,788,809	2,007,024	1206.5%	113	11,204	187,837	135,181	1206.5%	6.25%	0.0674
	2057	141,611	2,502,110	1,774,850	1253.3%	97	8,977	158,613	112,511	1253.3%	6.25%	0.0634
	2058	120,359	2,235,165	1,562,921	1298.5%	83	7,181	133,356	93,248	1298.5%	6.25%	0.0597
	2059	102,170	1,988,608	1,372,519	1343.4%	71	5,737	111,667	77,071	1343.4%	6.25%	0.0562
	2060	86,650	1,763,448	1,205,747	1391.5%	61	4,579	93,199	63,724	1391.5%	6.25%	0.0529
	2061	73,436	1,560,002	1,057,859	1440.5%	52	3,653	77,597	52,619	1440.5%	6.25%	0.0497
	2062	62,202	1,377,438	927,361	1490.9%	44	2,912	64,485	43,415	1490.9%	6.25%	0.0468
	2063	52,660	1,213,825	808,789	1535.9%	37	2,320	53,483	35,636	1535.9%	6.25%	0.0441
	2064	44,556	1,065,942	696,982	1564.3%	32	1,848	44,204	28,904	1564.3%	6.25%	0.0415
	2065	37,670	931,588	597,036	1584.9%	27	1,470	36,360	23,302	1584.9%	6.25%	0.0390
	2066	31,812	809,904	507,709	1596.0%	23	1,169	29,751	18,650	1596.0%	6.25%	0.0367
	2067	26,824	700,908	432,296	1611.6%	19	927	24,233	14,946	1611.6%	6.25%	0.0346
	2068	22,573	604,343	366,716	1624.6%	16	735	19,665	11,933	1624.6%	6.25%	0.0325
	2069	18,943	518,704	307,242	1621.9%	13	580	15,886	9,410	1621.9%	6.25%	0.0306
	2070	15,841	442,092	253,265	1598.8%	11	457	12,743	7,300	1598.8%	6.25%	0.0288
	2071	13,189	373,438	205,624	1559.0%	9	358	10,131	5,578	1559.0%	6.25%	0.0271
	2072	10,924	312,076	163,852	1500.0%	7	279	7,968	4,184	1500.0%	6.25%	0.0255
	2073	8,990	257,823	128,802	1432.7%	6	216	6,196	3,095	1432.7%	6.25%	0.0240
	2074	7,345	210,707	100,268	1365.1%	5	166	4,766	2,268	1365.1%	6.25%	0.0226
	2075	5,953	170,475	77,180	1296.6%	4	127	3,629	1,643	1296.6%	6.25%	0.0213
	2076	4,781	136,759	59,310	1240.5%	3	96	2,740	1,188	1240.5%	6.25%	0.0200
	2077	3,801	108,861	44,877	1180.6%	2	72	2,053	846	1180.6%	6.25%	0.0189
	2078	2,989	86,022	33,891	1133.9%	2	53	1,527	601	1133.9%	6.25%	0.0177
	2079	2,322	67,566	25,559	1100.8%	1	39	1,129	427	1100.8%	6.25%	0.0167
	2080	1,781	52,765	19,094	1072.0%	1	28	829	300	1072.0%	6.25%	0.0157
	2081	1,348	40,945	14,096	1046.1%	1	20	606	209	1046.1%	6.25%	0.0148
	Past	46,678,457	3,861,297	8,394,076	18.0%	34,246	62,166,015	4,418,246	10,407,549	16.7%		
TOTALS	Future	113,576,217	249,846,089	230,609,459	203.0%	68,339	57,425,513	68,455,621	67,769,790	118.0%		
	Lifetime	160,254,675	253,707,386	239,003,535	149.1%	102,585	119,591,528	72,873,867	78,177,339	65.4%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	41	0	0	0.0%	1	73	0	0	0.0%	6.25%	1.7788
	2003	2,902	0	0	0.0%	2	4,858	0	0	0.0%	6.25%	1.6742
	2004	2,919	0	0	0.0%	2	4,599	0	0	0.0%	6.25%	1.5757
	2005	2,919	0	0	0.0%	2	4,329	0	0	0.0%	6.25%	1.4830
Historical	2006	2,919	0	0	0.0%	2	4,074	0	0	0.0%	6.25%	1.3958
Experience	2007	2,919	0	0	0.0%	2	3,835	0	0	0.0%	6.25%	1.3137
	2008	2,919	0	0	0.0%	2	3,609	0	0	0.0%	6.25%	1.2364
	2009	2,919	0	2	0.1%	2	3,397	0	2	0.1%	6.25%	1.1636
	2010	2,919	0	8	0.3%	2	3,197	0	8	0.3%	6.25%	1.0952
	2011	2,919	0	73	2.5%	2	3,009	0	75	2.5%	6.25%	1.0308
	2012	2,888	386	1,590	55.1%	2	2,802	375	1,542	55.1%	6.25%	0.9701
	2013	2,845	1,083	1,779	62.5%	2	2,597	989	1,624	62.5%	6.25%	0.9131
	2014	2,800	1,615	1,984	70.9%	2	2,406	1,388	1,705	70.9%	6.25%	0.8594
	2015	2,752	1,995	2,209	80.3%	2	2,226	1,613	1,786	80.3%	6.25%	0.8088
	2016	2,701	2,226	2,447	90.6%	2	2,056	1,695	1,863	90.6%	6.25%	0.7612
	2017	2,645	2,479	2,722	102.9%	2	1,895	1,776	1,950	102.9%	6.25%	0.7165
	2018	2,584	2,749	2,984	115.5%	2	1,742	1,854	2,012	115.5%	6.25%	0.6743
	2019	2,517	3,027	3,254	129.3%	2	1,598	1,921	2,065	129.3%	6.25%	0.6346
	2020	2,445	3,308	3,527	144.3%	2	1,461	1,976	2,107	144.3%	6.25%	0.5973
	2021	2,367	3,591	3,798	160.4%	1	1,331	2,019	2,135	160.4%	6.25%	0.5622
	2022	2,284	3,811	3,809	166.7%	1	1,209	2,017	2,015	166.7%	6.25%	0.5291
Projected	2023	2,197	3,915	3,777	171.9%	1	1,094	1,950	1,881	171.9%	6.25%	0.4980
Future	2024	2,106	3,915	3,678	174.6%	1	987	1,835	1,724	174.6%	6.25%	0.4687
Experience	2025	2,013	3,841	3,568	177.3%	1	888	1,694	1,574	177.3%	6.25%	0.4411
	2026	1,919	3,735	3,444	179.5%	1	797	1,551	1,430	179.5%	6.25%	0.4152
	2027	1,826	3,575	3,162	173.1%	1	713	1,397	1,235	173.1%	6.25%	0.3908
	2028	1,735	3,346	2,891	166.7%	1	638	1,230	1,063	166.7%	6.25%	0.3678
	2029	1,648	3,082	2,650	160.8%	1	570	1,067	917	160.8%	6.25%	0.3461
	2030	1,564	2,824	2,451	156.7%	1	510	920	799	156.7%	6.25%	0.3258
	2031	1,485	2,613	2,345	157.9%	1	455	801	719	157.9%	6.25%	0.3066
	2032	1,410	2,463	2,286	162.1%	1	407	711	660	162.1%	6.25%	0.2886
	2033	1,341	2,372	2,276	169.8%	1	364	644	618	169.8%	6.25%	0.2716
	2034	1,275	2,335	2,317	181.7%	1	326	597	592	181.7%	6.25%	0.2556
	2035	1,213	2,352	2,402	198.0%	1	292	566	578	198.0%	6.25%	0.2406
	2036	1,153	2,394	2,425	210.2%	1	261	542	549	210.2%	6.25%	0.2264
	2037	1,095	2,440	2,465	225.2%	1	233	520	525	225.2%	6.25%	0.2131
	2038	1,036	2,495	2,519	243.0%	1	208	500	505	243.0%	6.25%	0.2006
	2039	978	2,557	2,578	263.6%	0	185	483	487	263.6%	6.25%	0.1888
	2040	919	2,624	2,633	286.7%	0	163	466	468	286.7%	6.25%	0.1777
	2041	859	2,702	2,735	318.4%	0	144	452	457	318.4%	6.25%	0.1672
	2042	799	2,792	2,815	352.5%	0	126	439	443	352.5%	6.25%	0.1574
	2043	738	2,877	2,875	389.5%	0	109	426	426	389.5%	6.25%	0.1481
	2044	677	2,950	2,909	429.6%	0	94	411	406	429.6%	6.25%	0.1394
	2045	616	2,999	2,904	471.6%	0	81	394	381	471.6%	6.25%	0.1312
	2046	554	2,978	2,689	485.5%	0	68	368	332	485.5%	6.25%	0.1235
	2047	492	2,869	2,469	501.7%	0	57	333	287	501.7%	6.25%	0.1162
	2048	431	2,703	2,231	517.2%	0	47	296	244	517.2%	6.25%	0.1094
	2049	373	2,495	1,968	528.0%	0	38	257	203	528.0%	6.25%	0.1030
	2050	317	2,258	1,704	537.4%	0	31	219	165	537.4%	6.25%	0.0969
	2051	265	1,987	1,364	514.6%	0	24	181	124	514.6%	6.25%	0.0912
	2052	218	1,690	1,075	493.7%	0	19	145	92	493.7%	6.25%	0.0858
	2053	175	1,400	827	471.8%	0	14	113	67	471.8%	6.25%	0.0808
	2054	138	1,131	618	446.7%	0	11	86	47	446.7%	6.25%	0.0760
	2055	107	891	442	413.1%	0	8	64	32	413.1%	6.25%	0.0716
	2056	81	683	306	377.0%	0	5	46	21	377.0%	6.25%	0.0674
	2057	60	511	204	337.6%	0	4	32	13	337.6%	6.25%	0.0634
	2058	44	372	131	297.3%	0	3	22	8	297.3%	6.25%	0.0597
	2059	31	265	82	260.6%	0	2	15	5	260.6%	6.25%	0.0562
	2060	22	185	50	229.2%	0	1	10	3	229.2%	6.25%	0.0529
	2061	15	128	30	201.8%	0	1	6	1	201.8%	6.25%	0.0497
	2062	10	87	18	182.1%	0	0	4	1	182.1%	6.25%	0.0468
	2063	6	58	11	168.3%	0	0	3	0	168.3%	6.25%	0.0441
	2064	4	39	6	158.1%	0	0	2	0	158.1%	6.25%	0.0415
	2065	3	26	4	149.4%	0	0	1	0	149.4%	6.25%	0.0390
	2066	2	17	2	141.5%	0	0	1	0	141.5%	6.25%	0.0367
	2067	1	11	1	135.4%	0	0	0	0	135.4%	6.25%	0.0346
	2068	1	8	1	254.2%	0	0	0	0	254.2%	6.25%	0.0325
	2069	0	5	1	331.2%	0	0	0	0	331.2%	6.25%	0.0306
	2070	0	4	1	386.3%	0	0	0	0	386.3%	6.25%	0.0288
	2071	0	2	0	428.7%	0	0	0	0	428.7%	6.25%	0.0271
	2072	0	2	0	461.9%	0	0	0	0	461.9%	6.25%	0.0255
	2073	0	1	0	489.0%	0	0	0	0	489.0%	6.25%	0.0240
	2074	0	1	0	514.9%	0	0	0	0	514.9%	6.25%	0.0226
	2075	0	0	0	544.2%	0	0	0	0	544.2%	6.25%	0.0213
	2076	0	0	0	579.5%	0	0	0	0	579.5%	6.25%	0.0200
	2077	0	0	0	616.5%	0	0	0	0	616.5%	6.25%	0.0189
	2078	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2079	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2080	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2081	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	Past	26,295	0	82	0.3%	19	34,979	0	85	0.2%		
TOTALS	Future	62,781	116,275	110,441	175.9%	37	31,301	39,423	40,887	130.6%		
	Lifetime	89,076	116,275	110,523	124.1%	56	66,281	39,423	40,972	61.8%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	41	0	0	0.0%	1	73	0	0	0.0%	6.25%	1.7788
	2003	2,902	0	0	0.0%	2	4,858	0	0	0.0%	6.25%	1.6742
	2004	2,919	0	0	0.0%	2	4,599	0	0	0.0%	6.25%	1.5757
	2005	2,919	0	0	0.0%	2	4,329	0	0	0.0%	6.25%	1.4830
Historical	2006	2,919	0	0	0.0%	2	4,074	0	0	0.0%	6.25%	1.3958
Experience	2007	2,919	0	0	0.0%	2	3,835	0	0	0.0%	6.25%	1.3137
	2008	2,919	0	0	0.0%	2	3,609	0	0	0.0%	6.25%	1.2364
	2009	2,919	0	2	0.1%	2	3,397	0	2	0.1%	6.25%	1.1636
	2010	2,919	0	8	0.3%	2	3,197	0	8	0.3%	6.25%	1.0952
	2011	2,919	0	73	2.5%	2	3,009	0	75	2.5%	6.25%	1.0308
	2012	2,888	386	1,590	55.1%	2	2,802	375	1,542	55.1%	6.25%	0.9701
	2013	2,845	1,083	1,779	62.5%	2	2,597	989	1,624	62.5%	6.25%	0.9131
	2014	2,814	1,615	1,984	70.5%	2	2,419	1,388	1,705	70.5%	6.25%	0.8594
	2015	3,239	1,993	2,202	68.0%	2	2,620	1,612	1,781	68.0%	6.25%	0.8088
	2016	3,189	2,222	2,439	76.5%	2	2,428	1,691	1,856	76.5%	6.25%	0.7612
	2017	3,134	2,473	2,713	86.6%	2	2,246	1,772	1,944	86.6%	6.25%	0.7165
	2018	3,074	2,742	2,974	96.8%	2	2,073	1,849	2,006	96.8%	6.25%	0.6743
	2019	3,008	3,018	3,244	107.8%	2	1,909	1,915	2,059	107.8%	6.25%	0.6346
	2020	2,936	3,298	3,516	119.7%	2	1,754	1,970	2,100	119.7%	6.25%	0.5973
	2021	2,858	3,579	3,785	132.4%	1	1,607	2,012	2,128	132.4%	6.25%	0.5622
	2022	2,774	3,799	3,794	136.8%	1	1,468	2,010	2,008	136.8%	6.25%	0.5291
Projected	2023	2,685	3,901	3,761	140.1%	1	1,337	1,943	1,873	140.1%	6.25%	0.4980
Future	2024	2,591	3,900	3,661	141.3%	1	1,215	1,828	1,716	141.3%	6.25%	0.4687
Experience	2025	2,495	3,824	3,551	142.3%	1	1,101	1,687	1,566	142.3%	6.25%	0.4411
	2026	2,397	3,718	3,424	142.9%	1	995	1,543	1,422	142.9%	6.25%	0.4152
	2027	2,299	3,556	3,140	136.6%	1	899	1,389	1,227	136.6%	6.25%	0.3908
	2028	2,203	3,325	2,869	130.2%	1	810	1,223	1,055	130.2%	6.25%	0.3678
	2029	2,109	3,060	2,625	124.4%	1	730	1,059	909	124.4%	6.25%	0.3461
	2030	2,019	2,799	2,424	120.1%	1	658	912	790	120.1%	6.25%	0.3258
	2031	1,932	2,586	2,314	119.8%	1	592	793	709	119.8%	6.25%	0.3066
	2032	1,849	2,433	2,251	121.8%	1	533	702	650	121.8%	6.25%	0.2886
	2033	1,769	2,337	2,236	126.4%	1	481	635	607	126.4%	6.25%	0.2716
	2034	1,693	2,297	2,273	134.2%	1	433	587	581	134.2%	6.25%	0.2556
	2035	1,619	2,309	2,353	145.3%	1	390	555	566	145.3%	6.25%	0.2406
	2036	1,546	2,346	2,372	153.5%	1	350	531	537	153.5%	6.25%	0.2264
	2037	1,472	2,388	2,410	163.7%	1	314	509	514	163.7%	6.25%	0.2131
	2038	1,398	2,440	2,461	176.1%	1	280	489	494	176.1%	6.25%	0.2006
	2039	1,322	2,499	2,517	190.5%	0	249	472	475	190.5%	6.25%	0.1888
	2040	1,243	2,563	2,571	206.8%	0	221	455	457	206.8%	6.25%	0.1777
	2041	1,164	2,639	2,670	229.4%	0	195	441	446	229.4%	6.25%	0.1672
	2042	1,083	2,726	2,749	253.8%	0	170	429	433	253.8%	6.25%	0.1574
	2043	1,001	2,809	2,807	280.3%	0	148	416	416	280.3%	6.25%	0.1481
	2044	919	2,880	2,840	309.0%	0	128	401	396	309.0%	6.25%	0.1394
	2045	836	2,928	2,835	339.1%	0	110	384	372	339.1%	6.25%	0.1312
	2046	752	2,907	2,625	349.1%	0	93	359	324	349.1%	6.25%	0.1235
	2047	668	2,800	2,410	360.7%	0	78	325	280	360.7%	6.25%	0.1162
	2048	586	2,639	2,178	371.8%	0	64	289	238	371.8%	6.25%	0.1094
	2049	506	2,436	1,921	379.6%	0	52	251	198	379.6%	6.25%	0.1030
	2050	430	2,204	1,663	386.4%	0	42	214	161	386.4%	6.25%	0.0969
	2051	360	1,939	1,331	369.9%	0	33	177	121	369.9%	6.25%	0.0912
	2052	296	1,650	1,049	355.0%	0	25	142	90	355.0%	6.25%	0.0858
	2053	238	1,367	807	339.2%	0	19	110	65	339.2%	6.25%	0.0808
	2054	188	1,104	603	321.1%	0	14	84	46	321.1%	6.25%	0.0760
	2055	145	869	432	297.0%	0	10	62	31	297.0%	6.25%	0.0716
	2056	110	667	299	271.1%	0	7	45	20	271.1%	6.25%	0.0674
	2057	82	499	199	242.7%	0	5	32	13	242.7%	6.25%	0.0634
	2058	60	363	128	213.8%	0	4	22	8	213.8%	6.25%	0.0597
	2059	43	259	80	187.4%	0	2	15	4	187.4%	6.25%	0.0562
	2060	30	181	49	164.8%	0	2	10	3	164.8%	6.25%	0.0529
	2061	20	124	29	145.1%	0	1	6	1	145.1%	6.25%	0.0497
	2062	13	85	18	130.9%	0	1	4	1	130.9%	6.25%	0.0468
	2063	9	57	11	121.0%	0	0	3	0	121.0%	6.25%	0.0441
	2064	6	38	6	113.7%	0	0	2	0	113.7%	6.25%	0.0415
	2065	3	25	4	107.4%	0	0	1	0	107.4%	6.25%	0.0390
	2066	2	17	2	101.8%	0	0	1	0	101.8%	6.25%	0.0367
	2067	1	11	1	97.4%	0	0	0	0	97.4%	6.25%	0.0346
	2068	1	7	1	182.7%	0	0	0	0	182.7%	6.25%	0.0325
	2069	0	5	1	238.1%	0	0	0	0	238.1%	6.25%	0.0306
	2070	0	3	1	277.7%	0	0	0	0	277.7%	6.25%	0.0288
	2071	0	2	0	308.2%	0	0	0	0	308.2%	6.25%	0.0271
	2072	0	2	0	332.1%	0	0	0	0	332.1%	6.25%	0.0255
	2073	0	1	0	351.6%	0	0	0	0	351.6%	6.25%	0.0240
	2074	0	1	0	370.2%	0	0	0	0	370.2%	6.25%	0.0226
	2075	0	0	0	391.3%	0	0	0	0	391.3%	6.25%	0.0213
	2076	0	0	0	416.6%	0	0	0	0	416.6%	6.25%	0.0200
	2077	0	0	0	443.2%	0	0	0	0	443.2%	6.25%	0.0189
	2078	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2079	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2080	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	2081	0	0	0	0.0%	0	0	0	0	0.0%	0.00%	0.0000
	Past	26,295	0	82	0.3%	19	34,979	0	85	0.2%		
TOTALS	Future	76,955	114,733	108,982	141.6%	37	36,712	39,120	40,568	110.5%		
	Lifetime	103,250	114,733	109,064	105.6%	56	71,692	39,120	40,653	56.7%		

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Projections On Policies Issued Prior To October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	129,916	0	0.0%	128,237	10,481	8.2%	0.000	0.0%	8.2%	0.000
	2003	4,135,576	251	0.0%	4,111,064	405,137	9.9%	0.001	0.0%	9.8%	0.001
	2004	5,862,817	25,027	0.4%	5,899,297	633,195	10.7%	0.040	0.2%	10.3%	0.024
Historical	2005	5,614,491	1,194,817	21.3%	5,619,685	740,542	13.2%	1.615	7.3%	11.3%	0.649
Experience	2006	5,449,390	900,591	16.5%	5,412,492	858,824	15.9%	1.042	9.5%	12.4%	0.768
	2007	5,317,247	1,192,461	22.4%	5,238,939	977,493	18.7%	1.202	11.8%	13.5%	0.876
	2008	5,201,282	1,566,220	30.1%	5,067,654	1,080,871	21.3%	1.412	14.4%	14.6%	0.987
	2009	5,081,110	1,259,745	24.8%	4,903,584	1,173,954	23.9%	1.036	15.6%	15.6%	0.998
	2010	4,996,252	707,888	14.2%	4,723,720	1,269,615	26.9%	0.527	15.4%	16.6%	0.927
	2011	4,890,376	1,547,076	31.6%	4,533,383	1,371,090	30.2%	1.046	16.7%	17.7%	0.947
	2012	4,816,665	2,036,550	42.3%	4,359,742	1,477,975	33.9%	1.247	18.5%	18.7%	0.989
	2013	4,731,029	2,229,560	47.1%	4,195,608	1,587,274	37.8%	1.246	20.3%	19.8%	1.024
	2014	4,642,798	2,422,550	52.2%	4,030,982	1,700,732	42.2%	1.237	22.0%	20.9%	1.053
	2015	4,549,504	2,638,894	58.0%	3,866,084	1,819,595	47.1%	1.232	23.6%	21.9%	1.077
	2016	4,451,885	2,870,610	64.5%	3,701,159	1,943,112	52.5%	1.228	25.3%	23.0%	1.099
	2017	4,348,441	3,121,487	71.8%	3,536,472	2,071,673	58.6%	1.225	27.0%	24.2%	1.119
	2018	4,238,517	3,380,517	79.8%	3,372,303	2,206,140	65.4%	1.219	28.7%	25.3%	1.137
	2019	4,122,597	3,643,659	88.4%	3,208,949	2,345,539	73.1%	1.209	30.4%	26.4%	1.152
	2020	4,000,899	3,924,217	98.1%	3,046,727	2,488,569	81.7%	1.201	32.2%	27.6%	1.167
	2021	3,873,386	4,223,582	109.0%	2,885,969	2,633,778	91.3%	1.195	33.9%	28.7%	1.181
	2022	3,740,314	4,529,739	121.1%	2,727,023	2,778,459	101.9%	1.189	35.7%	29.9%	1.194
Projected	2023	3,601,997	4,842,719	134.4%	2,570,246	2,922,284	113.7%	1.182	37.5%	31.1%	1.206
Future	2024	3,458,926	5,134,228	148.4%	2,416,006	3,064,542	126.8%	1.170	39.3%	32.3%	1.218
Experience	2025	3,311,468	5,419,656	163.7%	2,264,675	3,204,079	141.5%	1.157	41.1%	33.4%	1.229
	2026	3,159,892	5,693,897	180.2%	2,116,630	3,336,854	157.6%	1.143	42.8%	34.6%	1.239
	2027	3,004,528	5,951,756	198.1%	1,972,248	3,459,434	175.4%	1.129	44.6%	35.7%	1.248
	2028	2,845,959	6,189,763	217.5%	1,831,904	3,569,672	194.9%	1.116	46.3%	36.8%	1.256
	2029	2,685,505	6,409,065	238.7%	1,695,965	3,666,626	216.2%	1.104	47.9%	37.9%	1.264
	2030	2,524,298	6,601,575	261.5%	1,564,777	3,750,838	239.7%	1.091	49.6%	39.0%	1.272
	2031	2,363,447	6,763,670	286.2%	1,438,664	3,818,996	265.5%	1.078	51.2%	40.0%	1.279
	2032	2,204,505	6,893,977	312.7%	1,317,919	3,868,131	293.5%	1.065	52.7%	41.0%	1.286
	2033	2,048,786	6,990,801	341.2%	1,202,804	3,895,343	323.9%	1.054	54.2%	41.9%	1.292
	2034	1,897,051	7,053,585	371.8%	1,093,541	3,900,658	356.7%	1.042	55.6%	42.8%	1.297
	2035	1,749,831	7,085,670	404.9%	990,311	3,884,659	392.3%	1.032	56.9%	43.7%	1.303
	2036	1,607,643	7,098,222	441.5%	893,241	3,850,599	431.1%	1.024	58.2%	44.5%	1.308
	2037	1,470,992	7,074,158	480.9%	802,402	3,797,337	473.2%	1.016	59.4%	45.2%	1.313
	2038	1,340,333	7,006,228	522.7%	717,816	3,723,705	518.8%	1.008	60.5%	45.9%	1.318
	2039	1,216,058	6,894,952	567.0%	639,454	3,629,512	567.6%	0.999	61.5%	46.5%	1.322
	2040	1,098,520	6,750,298	614.5%	567,245	3,514,644	619.6%	0.992	62.5%	47.1%	1.326
	2041	987,979	6,579,268	665.9%	501,065	3,382,944	675.2%	0.986	63.4%	47.6%	1.330
	2042	884,599	6,390,783	722.4%	440,743	3,239,417	735.0%	0.983	64.2%	48.1%	1.334
	2043	788,481	6,143,136	779.1%	386,063	3,086,391	799.5%	0.975	64.9%	48.5%	1.338
	2044	699,663	5,852,820	836.5%	336,775	2,924,401	868.4%	0.963	65.6%	48.9%	1.341
	2045	618,099	5,557,199	899.1%	292,604	2,754,276	941.3%	0.955	66.2%	49.3%	1.344
	2046	543,655	5,264,562	968.4%	253,248	2,577,798	1017.9%	0.951	66.7%	49.6%	1.346
	2047	476,136	4,956,014	1040.9%	218,383	2,398,743	1098.4%	0.948	67.2%	49.8%	1.349
	2048	415,287	4,619,446	1112.4%	187,670	2,221,858	1183.9%	0.940	67.7%	50.1%	1.351
	2049	360,780	4,260,739	1181.0%	160,761	2,049,131	1274.6%	0.927	68.0%	50.3%	1.353
	2050	312,251	3,909,135	1251.9%	137,308	1,882,788	1371.2%	0.913	68.3%	50.5%	1.354
	2051	269,303	3,576,467	1328.0%	116,969	1,723,186	1473.2%	0.901	68.6%	50.6%	1.356
	2052	231,516	3,251,836	1404.6%	99,414	1,570,849	1580.1%	0.889	68.8%	50.7%	1.357
	2053	198,450	2,931,481	1477.2%	84,325	1,425,946	1691.0%	0.874	69.0%	50.9%	1.358
	2054	169,664	2,617,419	1542.7%	71,404	1,289,903	1806.5%	0.854	69.2%	50.9%	1.359
	2055	144,727	2,325,937	1607.1%	60,374	1,164,323	1928.5%	0.833	69.4%	51.0%	1.359
	2056	123,219	2,064,390	1675.4%	50,984	1,049,878	2059.2%	0.814	69.5%	51.1%	1.360
	2057	104,740	1,825,860	1743.2%	43,005	946,415	2200.7%	0.792	69.6%	51.2%	1.360
	2058	88,917	1,608,049	1808.5%	36,236	854,794	2358.9%	0.767	69.7%	51.2%	1.360
	2059	75,410	1,412,312	1872.8%	30,500	773,570	2536.3%	0.738	69.7%	51.2%	1.361
	2060	63,911	1,240,838	1941.5%	25,641	700,045	2730.2%	0.711	69.8%	51.3%	1.361
	2061	54,137	1,088,747	2011.1%	21,526	634,514	2947.6%	0.682	69.8%	51.3%	1.361
	2062	45,839	954,521	2082.3%	18,042	575,305	3188.7%	0.653	69.9%	51.3%	1.361
	2063	38,797	832,538	2145.9%	15,091	520,040	3446.0%	0.623	69.9%	51.4%	1.361
	2064	32,821	717,497	2186.1%	12,592	469,251	3726.7%	0.587	69.9%	51.4%	1.361
	2065	27,745	614,651	2215.4%	10,475	423,748	4045.3%	0.548	69.9%	51.4%	1.361
	2066	23,429	522,719	2231.1%	8,684	381,696	4395.4%	0.508	70.0%	51.4%	1.361
	2067	19,754	445,100	2253.2%	7,170	342,886	4782.1%	0.471	70.0%	51.4%	1.361
	2068	16,623	377,598	2271.6%	5,893	306,738	5204.8%	0.436	70.0%	51.4%	1.361
	2069	13,950	316,375	2267.9%	4,819	272,195	5648.2%	0.402	70.0%	51.4%	1.361
	2070	11,665	260,804	2235.7%	3,919	239,575	6113.8%	0.366	70.0%	51.5%	1.361
	2071	9,712	211,752	2180.2%	3,166	208,659	6589.7%	0.331	70.0%	51.5%	1.360
	2072	8,044	168,738	2097.7%	2,541	180,474	7101.7%	0.295	70.0%	51.5%	1.360
	2073	6,620	132,645	2003.6%	2,024	154,845	7649.3%	0.262	70.0%	51.5%	1.360
	2074	5,409	103,261	1909.1%	1,599	131,370	8214.5%	0.232	70.0%	51.5%	1.360
	2075	4,383	79,483	1813.3%	1,252	108,864	8695.8%	0.209	70.0%	51.5%	1.360
	2076	3,521	61,080	1734.9%	970	88,583	9132.4%	0.190	70.0%	51.5%	1.360
	2077	2,799	46,216	1651.0%	743	70,419	9479.6%	0.174	70.0%	51.5%	1.360
	2078	2,201	34,902	1585.8%	561	54,588	9725.6%	0.163	70.0%	51.5%	1.360
	2079	1,710	26,322	1539.4%	418	41,636	9972.5%	0.154	70.0%	51.5%	1.360
	2080	1,312	19,663	1499.2%	305	31,387	10291.2%	0.146	70.0%	51.5%	1.360
	2081	992	14,516	1462.9%	218	23,273	10666.1%	0.137	70.0%	51.5%	1.360
	Past	46,678,457	8,394,076	18.0%	45,638,054	8,521,202	18.7%	0.963	16.7%	17.7%	0.947
TOTALS	Future	96,994,025	234,292,402	241.6%	68,682,346	131,187,462	191.0%	1.265	135.6%	104.5%	1.298
	Lifetime	143,672,482	242,686,478	168.9%	114,320,400	139,708,664	122.2%	1.382	70.0%	51.5%	1.360

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Projections On Policies Issued Prior To October 1, 2003, With Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	129,916	0	0.0%	128,237	10,481	8.2%	0.000	0.0%	8.2%	0.000
	2003	4,135,576	251	0.0%	4,111,064	405,137	9.9%	0.001	0.0%	9.8%	0.001
	2004	5,862,817	25,027	0.4%	5,899,297	633,195	10.7%	0.040	0.2%	10.3%	0.024
Historical	2005	5,614,491	1,194,817	21.3%	5,619,685	740,542	13.2%	1.615	7.3%	11.3%	0.649
Experience	2006	5,449,390	900,591	16.5%	5,412,492	858,824	15.9%	1.042	9.5%	12.4%	0.768
	2007	5,317,247	1,192,461	22.4%	5,238,939	977,493	18.7%	1.202	11.8%	13.5%	0.876
	2008	5,201,282	1,566,220	30.1%	5,067,654	1,080,871	21.3%	1.412	14.4%	14.6%	0.987
	2009	5,081,110	1,259,745	24.8%	4,903,584	1,173,954	23.9%	1.036	15.6%	15.6%	0.998
	2010	4,996,252	707,888	14.2%	4,723,720	1,269,615	26.9%	0.527	15.4%	16.6%	0.927
	2011	4,890,376	1,547,076	31.6%	4,533,383	1,371,090	30.2%	1.046	16.7%	17.7%	0.947
	2012	4,816,665	2,036,550	42.3%	4,359,742	1,477,975	33.9%	1.247	18.5%	18.7%	0.989
	2013	4,731,029	2,229,560	47.1%	4,195,608	1,587,274	37.8%	1.246	20.3%	19.8%	1.024
	2014	5,006,670	2,417,570	48.3%	4,030,982	1,700,732	42.2%	1.144	21.9%	20.9%	1.048
	2015	5,227,573	2,628,856	50.3%	3,866,084	1,819,595	47.1%	1.068	23.4%	21.9%	1.065
	2016	5,125,196	2,859,054	55.8%	3,701,159	1,943,112	52.5%	1.063	24.9%	23.0%	1.080
	2017	5,016,501	3,108,167	62.0%	3,536,472	2,071,673	58.6%	1.058	26.4%	24.2%	1.094
	2018	4,900,617	3,365,194	68.7%	3,372,303	2,206,140	65.4%	1.050	28.0%	25.3%	1.106
	2019	4,777,991	3,626,108	75.9%	3,208,949	2,345,539	73.1%	1.038	29.5%	26.4%	1.117
	2020	4,648,778	3,904,107	84.0%	3,046,727	2,488,569	81.7%	1.028	31.1%	27.6%	1.127
	2021	4,512,856	4,200,529	93.1%	2,885,969	2,633,778	91.3%	1.020	32.7%	28.7%	1.137
	2022	4,370,420	4,503,353	103.0%	2,727,023	2,778,459	101.9%	1.011	34.3%	29.9%	1.146
Projected	2023	4,221,731	4,812,465	114.0%	2,570,246	2,922,284	113.7%	1.003	35.9%	31.1%	1.155
Future	2024	4,067,254	5,099,714	125.4%	2,416,006	3,064,542	126.8%	0.989	37.5%	32.3%	1.163
Experience	2025	3,907,310	5,380,427	137.7%	2,264,675	3,204,079	141.5%	0.973	39.1%	33.4%	1.171
	2026	3,742,101	5,649,449	151.0%	2,116,630	3,336,854	157.6%	0.958	40.7%	34.6%	1.178
	2027	3,571,889	5,901,530	165.2%	1,972,248	3,459,434	175.4%	0.942	42.3%	35.7%	1.185
	2028	3,397,215	6,133,268	180.5%	1,831,904	3,569,672	194.9%	0.926	43.9%	36.8%	1.191
	2029	3,219,442	6,345,785	197.1%	1,695,965	3,666,626	216.2%	0.912	45.4%	37.9%	1.197
	2030	3,039,747	6,531,132	214.9%	1,564,777	3,750,838	239.7%	0.896	46.9%	39.0%	1.203
	2031	2,859,309	6,685,842	233.8%	1,438,664	3,818,996	265.5%	0.881	48.3%	40.0%	1.208
	2032	2,679,833	6,808,749	254.1%	1,317,919	3,868,131	293.5%	0.866	49.7%	41.0%	1.213
	2033	2,502,784	6,898,333	275.6%	1,202,804	3,895,343	323.9%	0.851	51.0%	41.9%	1.217
	2034	2,329,037	6,954,109	298.6%	1,093,541	3,900,658	356.7%	0.837	52.3%	42.8%	1.221
	2035	2,159,235	6,979,508	323.2%	990,311	3,884,659	392.3%	0.824	53.5%	43.7%	1.225
	2036	1,994,022	6,985,610	350.3%	893,241	3,850,599	431.1%	0.813	54.7%	44.5%	1.229
	2037	1,834,053	6,955,661	379.3%	802,402	3,797,337	473.2%	0.801	55.7%	45.2%	1.233
	2038	1,679,942	6,882,602	409.7%	717,816	3,723,705	518.8%	0.790	56.7%	45.9%	1.237
	2039	1,532,251	6,767,035	441.6%	639,454	3,629,512	567.6%	0.778	57.7%	46.5%	1.240
	2040	1,391,502	6,618,966	475.7%	567,245	3,514,644	619.6%	0.768	58.6%	47.1%	1.243
	2041	1,258,117	6,445,364	512.3%	501,065	3,382,944	675.2%	0.759	59.4%	47.6%	1.246
	2042	1,132,407	6,255,270	552.4%	440,743	3,239,417	735.0%	0.752	60.1%	48.1%	1.249
	2043	1,014,621	6,007,922	592.1%	386,063	3,086,391	799.5%	0.741	60.8%	48.5%	1.252
	2044	904,937	5,719,461	632.0%	336,775	2,924,401	868.4%	0.728	61.4%	48.9%	1.255
	2045	803,434	5,426,505	675.4%	292,604	2,754,276	941.3%	0.718	61.9%	49.3%	1.257
	2046	710,087	5,137,137	723.5%	253,248	2,577,798	1017.9%	0.711	62.4%	49.6%	1.259
	2047	624,786	4,833,038	773.6%	218,383	2,398,743	1098.4%	0.704	62.9%	49.8%	1.261
	2048	547,345	4,502,370	822.6%	187,670	2,221,858	1183.9%	0.695	63.2%	50.1%	1.263
	2049	477,482	4,150,778	869.3%	160,761	2,049,131	1274.6%	0.682	63.6%	50.3%	1.264
	2050	414,851	3,806,628	917.6%	137,308	1,882,788	1371.2%	0.669	63.9%	50.5%	1.265
	2051	359,061	3,481,367	969.6%	116,969	1,723,186	1473.2%	0.658	64.1%	50.6%	1.267
	2052	309,669	3,164,334	1021.8%	99,414	1,570,849	1580.1%	0.647	64.3%	50.7%	1.268
	2053	266,199	2,851,802	1071.3%	84,325	1,425,946	1691.0%	0.634	64.5%	50.9%	1.268
	2054	228,154	2,545,670	1115.8%	71,404	1,289,903	1806.5%	0.618	64.6%	50.9%	1.269
	2055	195,037	2,261,709	1159.6%	60,374	1,164,323	1928.5%	0.601	64.8%	51.0%	1.269
	2056	166,351	2,007,024	1206.5%	50,984	1,049,878	2059.2%	0.586	64.9%	51.1%	1.270
	2057	141,611	1,774,850	1253.3%	43,005	946,415	2200.7%	0.570	65.0%	51.2%	1.270
	2058	120,359	1,562,921	1298.5%	36,236	854,794	2358.9%	0.550	65.0%	51.2%	1.270
	2059	102,170	1,372,519	1343.4%	30,500	773,570	2536.3%	0.530	65.1%	51.2%	1.270
	2060	86,650	1,205,747	1391.5%	25,641	700,045	2730.2%	0.510	65.2%	51.3%	1.271
	2061	73,436	1,057,859	1440.5%	21,526	634,514	2947.6%	0.489	65.2%	51.3%	1.271
	2062	62,202	927,361	1490.9%	18,042	575,305	3188.7%	0.468	65.2%	51.3%	1.271
	2063	52,660	808,789	1535.9%	15,091	520,040	3446.0%	0.446	65.3%	51.4%	1.271
	2064	44,556	696,982	1564.3%	12,592	469,251	3726.7%	0.420	65.3%	51.4%	1.271
	2065	37,670	597,036	1584.9%	10,475	423,748	4045.3%	0.392	65.3%	51.4%	1.271
	2066	31,812	507,709	1596.0%	8,684	381,696	4395.4%	0.363	65.3%	51.4%	1.270
	2067	26,824	432,296	1611.6%	7,170	342,886	4782.1%	0.337	65.3%	51.4%	1.270
	2068	22,573	366,716	1624.6%	5,893	306,738	5204.8%	0.312	65.3%	51.4%	1.270
	2069	18,943	307,242	1621.9%	4,819	272,195	5648.2%	0.287	65.3%	51.4%	1.270
	2070	15,841	253,265	1598.8%	3,919	239,575	6113.8%	0.262	65.4%	51.5%	1.270
	2071	13,189	205,624	1559.0%	3,166	208,659	6589.7%	0.237	65.4%	51.5%	1.270
	2072	10,924	163,852	1500.0%	2,541	180,474	7101.7%	0.211	65.4%	51.5%	1.270
	2073	8,990	128,802	1432.7%	2,024	154,845	7649.3%	0.187	65.4%	51.5%	1.270
	2074	7,345	100,268	1365.1%	1,599	131,370	8214.5%	0.166	65.4%	51.5%	1.270
	2075	5,953	77,180	1296.6%	1,252	108,864	8695.8%	0.149	65.4%	51.5%	1.270
	2076	4,781	59,310	1240.5%	970	88,583	9132.4%	0.136	65.4%	51.5%	1.270
	2077	3,801	44,877	1180.6%	743	70,419	9479.6%	0.125	65.4%	51.5%	1.270
	2078	2,989	33,891	1133.9%	561	54,588	9725.6%	0.117	65.4%	51.5%	1.270
	2079	2,322	25,559	1100.8%	418	41,636	9972.5%	0.110	65.4%	51.5%	1.270
	2080	1,781	19,094	1072.0%	305	31,387	10291.2%	0.104	65.4%	51.5%	1.270
	2081	1,348	14,096	1046.1%	218	23,273	10666.1%	0.098	65.4%	51.5%	1.270
	Past	46,678,457	8,394,076	18.0%	45,638,054	8,521,202	18.7%	0.963	16.7%	17.7%	0.947
TOTALS	Future	113,576,217	230,609,459	203.0%	68,682,346	131,187,462	191.0%	1.063	118.0%	104.5%	1.129
	Lifetime	160,254,675	239,003,535	149.1%	114,320,400	139,708,664	122.2%	1.220	65.4%	51.5%	1.270

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003, With No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	41	0	0.0%	40	1	3.2%	0.000	0.0%	3.2%	0.000
	2003	2,902	0	0.0%	2,805	189	6.8%	0.000	0.0%	6.7%	0.000
	2004	2,919	0	0.0%	2,666	235	8.8%	0.000	0.0%	7.7%	0.000
Historical	2005	2,919	0	0.0%	2,553	289	11.3%	0.000	0.0%	8.8%	0.000
Experience	2006	2,919	0	0.0%	2,463	355	14.4%	0.000	0.0%	10.0%	0.000
	2007	2,919	0	0.0%	2,381	410	17.2%	0.000	0.0%	11.1%	0.000
	2008	2,919	0	0.0%	2,295	455	19.8%	0.000	0.0%	12.3%	0.000
	2009	2,919	2	0.1%	2,207	510	23.1%	0.003	0.0%	13.4%	0.001
	2010	2,919	8	0.3%	2,118	584	27.6%	0.009	0.0%	14.6%	0.002
	2011	2,919	73	2.5%	2,028	662	32.7%	0.076	0.2%	15.9%	0.015
	2012	2,888	1,590	55.1%	1,938	717	37.0%	1.487	4.3%	17.2%	0.251
	2013	2,845	1,779	62.5%	1,863	776	41.7%	1.501	8.1%	18.4%	0.437
	2014	2,800	1,984	70.9%	1,788	839	46.9%	1.510	11.6%	19.7%	0.587
	2015	2,752	2,209	80.3%	1,712	902	52.7%	1.524	15.0%	21.0%	0.713
	2016	2,701	2,447	90.6%	1,638	965	58.9%	1.537	18.3%	22.3%	0.820
	2017	2,645	2,722	102.9%	1,564	1,012	64.7%	1.590	21.6%	23.5%	0.916
	2018	2,584	2,984	115.5%	1,492	1,051	70.4%	1.639	24.8%	24.7%	1.002
	2019	2,517	3,254	129.3%	1,422	1,067	75.0%	1.723	28.0%	25.9%	1.081
	2020	2,445	3,527	144.3%	1,354	1,072	79.2%	1.822	31.1%	26.9%	1.156
	2021	2,367	3,798	160.4%	1,288	1,078	83.7%	1.917	34.3%	27.9%	1.227
	2022	2,284	3,809	166.7%	1,225	1,088	88.8%	1.877	37.1%	28.9%	1.285
Projected	2023	2,197	3,777	171.9%	1,164	1,068	91.7%	1.874	39.7%	29.7%	1.335
Future	2024	2,106	3,678	174.6%	1,106	1,031	93.2%	1.874	42.0%	30.5%	1.376
Experience	2025	2,013	3,568	177.3%	1,050	988	94.1%	1.885	44.0%	31.2%	1.411
	2026	1,919	3,444	179.5%	998	944	94.6%	1.898	45.8%	31.8%	1.442
	2027	1,826	3,162	173.1%	948	909	95.9%	1.806	47.3%	32.3%	1.464
	2028	1,735	2,891	166.7%	901	896	99.5%	1.675	48.5%	32.8%	1.480
	2029	1,648	2,650	160.8%	856	912	106.6%	1.509	49.5%	33.3%	1.489
	2030	1,564	2,451	156.7%	813	937	115.2%	1.360	50.4%	33.8%	1.494
	2031	1,485	2,345	157.9%	773	967	125.1%	1.263	51.2%	34.2%	1.496
	2032	1,410	2,286	162.1%	734	1,021	139.1%	1.165	51.9%	34.7%	1.495
	2033	1,341	2,276	169.8%	697	1,114	159.9%	1.062	52.6%	35.2%	1.493
	2034	1,275	2,317	181.7%	660	1,243	188.4%	0.964	53.2%	35.8%	1.488
	2035	1,213	2,402	198.0%	624	1,385	222.0%	0.892	53.9%	36.4%	1.481
	2036	1,153	2,425	210.2%	588	1,481	251.8%	0.835	54.5%	37.0%	1.473
	2037	1,095	2,465	225.2%	552	1,618	293.0%	0.769	55.1%	37.7%	1.464
	2038	1,036	2,519	243.0%	516	1,777	344.3%	0.706	55.7%	38.3%	1.454
	2039	978	2,578	263.6%	480	1,941	404.4%	0.652	56.3%	39.0%	1.443
	2040	919	2,633	286.7%	444	2,092	471.5%	0.608	56.9%	39.8%	1.431
	2041	859	2,735	318.4%	407	2,237	549.1%	0.580	57.5%	40.5%	1.419
	2042	799	2,815	352.5%	371	2,327	626.4%	0.563	58.0%	41.2%	1.407
	2043	738	2,875	389.5%	336	2,324	691.5%	0.563	58.6%	41.9%	1.397
	2044	677	2,909	429.6%	302	2,269	752.3%	0.571	59.1%	42.6%	1.389
	2045	616	2,904	471.6%	268	2,168	808.5%	0.583	59.6%	43.1%	1.382
	2046	554	2,689	485.5%	236	2,087	884.2%	0.549	60.1%	43.7%	1.376
	2047	492	2,469	501.7%	205	1,919	934.4%	0.537	60.5%	44.1%	1.371
	2048	431	2,231	517.2%	177	1,699	962.5%	0.537	60.8%	44.5%	1.366
	2049	373	1,968	528.0%	150	1,454	971.9%	0.543	61.1%	44.8%	1.363
	2050	317	1,704	537.4%	125	1,205	965.4%	0.557	61.3%	45.0%	1.361
	2051	265	1,364	514.6%	102	943	921.1%	0.559	61.4%	45.2%	1.359
	2052	218	1,075	493.7%	82	730	887.0%	0.557	61.6%	45.3%	1.358
	2053	175	827	471.8%	65	570	882.7%	0.535	61.7%	45.4%	1.357
	2054	138	618	446.7%	50	428	864.3%	0.517	61.7%	45.5%	1.357
	2055	107	442	413.1%	37	315	852.6%	0.485	61.8%	45.5%	1.356
	2056	81	306	377.0%	27	227	852.6%	0.442	61.8%	45.6%	1.356
	2057	60	204	337.6%	19	158	852.6%	0.396	61.8%	45.6%	1.356
	2058	44	131	297.3%	12	106	852.6%	0.349	61.8%	45.6%	1.356
	2059	31	82	260.6%	8	68	852.6%	0.306	61.8%	45.6%	1.355
	2060	22	50	229.2%	5	41	852.6%	0.269	61.8%	45.6%	1.355
	2061	15	30	201.8%	3	23	852.6%	0.237	61.8%	45.6%	1.355
	2062	10	18	182.1%	1	12	852.6%	0.214	61.8%	45.6%	1.355
	2063	6	11	168.3%	1	6	852.6%	0.197	61.8%	45.6%	1.355
	2064	4	6	158.1%	0	2	861.4%	0.184	61.8%	45.6%	1.355
	2065	3	4	149.4%	0	2	1685.4%	0.089	61.8%	45.6%	1.355
	2066	2	2	141.5%	0	0	852.6%	0.166	61.8%	45.6%	1.355
	2067	1	1	135.4%	0	0	852.6%	0.159	61.8%	45.6%	1.355
	2068	1	1	254.2%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2069	0	1	331.2%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2070	0	1	386.3%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2071	0	0	428.7%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2072	0	0	461.9%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2073	0	0	489.0%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2074	0	0	514.9%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2075	0	0	544.2%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2076	0	0	579.5%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2077	0	0	616.5%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2078	0	0	0.0%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2079	0	0	0.0%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2080	0	0	0.0%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	2081	0	0	0.0%	0	0	0.0%	0.000	61.8%	45.6%	1.355
	Past	26,295	82	0.3%	21,557	3,691	17.1%	0.018	0.2%	15.9%	0.015
TOTALS	Future	62,781	110,441	175.9%	34,175	56,208	164.5%	1.070	130.6%	93.5%	1.396
	Lifetime	89,076	110,523	124.1%	55,731	59,899	107.5%	1.154	61.8%	45.6%	1.355

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003, With Increase Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	41	0	0.0%	40	1	3.2%	0.000	0.0%	3.2%	0.000
	2003	2,902	0	0.0%	2,805	189	6.8%	0.000	0.0%	6.7%	0.000
	2004	2,919	0	0.0%	2,666	235	8.8%	0.000	0.0%	7.7%	0.000
Historical	2005	2,919	0	0.0%	2,553	289	11.3%	0.000	0.0%	8.8%	0.000
Experience	2006	2,919	0	0.0%	2,463	355	14.4%	0.000	0.0%	10.0%	0.000
	2007	2,919	0	0.0%	2,381	410	17.2%	0.000	0.0%	11.1%	0.000
	2008	2,919	0	0.0%	2,295	455	19.8%	0.000	0.0%	12.3%	0.000
	2009	2,919	2	0.1%	2,207	510	23.1%	0.003	0.0%	13.4%	0.001
	2010	2,919	8	0.3%	2,118	584	27.6%	0.009	0.0%	14.6%	0.002
	2011	2,919	73	2.5%	2,028	662	32.7%	0.076	0.2%	15.9%	0.015
	2012	2,888	1,590	55.1%	1,938	717	37.0%	1.487	4.3%	17.2%	0.251
	2013	2,845	1,779	62.5%	1,863	776	41.7%	1.501	8.1%	18.4%	0.437
	2014	2,814	1,984	70.5%	1,788	839	46.9%	1.502	11.6%	19.7%	0.587
	2015	3,239	2,202	68.0%	1,712	902	52.7%	1.290	14.8%	21.0%	0.706
	2016	3,189	2,439	76.5%	1,638	965	58.9%	1.298	18.0%	22.3%	0.806
	2017	3,134	2,713	86.6%	1,564	1,012	64.7%	1.338	21.0%	23.5%	0.894
	2018	3,074	2,974	96.8%	1,492	1,051	70.4%	1.374	24.0%	24.7%	0.972
	2019	3,008	3,244	107.8%	1,422	1,067	75.0%	1.437	27.0%	25.9%	1.043
	2020	2,936	3,516	119.7%	1,354	1,072	79.2%	1.512	29.9%	26.9%	1.110
	2021	2,858	3,785	132.4%	1,288	1,078	83.7%	1.583	32.8%	27.9%	1.174
	2022	2,774	3,794	136.8%	1,225	1,088	88.8%	1.540	35.4%	28.9%	1.225
Projected	2023	2,685	3,761	140.1%	1,164	1,068	91.7%	1.527	37.7%	29.7%	1.268
Future	2024	2,591	3,661	141.3%	1,106	1,031	93.2%	1.516	39.7%	30.5%	1.304
Experience	2025	2,495	3,551	142.3%	1,050	988	94.1%	1.513	41.6%	31.2%	1.334
	2026	2,397	3,424	142.9%	998	944	94.6%	1.510	43.1%	31.8%	1.358
	2027	2,299	3,140	136.6%	948	909	95.9%	1.425	44.4%	32.3%	1.376
	2028	2,203	2,869	130.2%	901	896	99.5%	1.309	45.5%	32.8%	1.388
	2029	2,109	2,625	124.4%	856	912	106.6%	1.168	46.4%	33.3%	1.394
	2030	2,019	2,424	120.1%	813	937	115.2%	1.042	47.1%	33.8%	1.396
	2031	1,932	2,314	119.8%	773	967	125.1%	0.958	47.7%	34.2%	1.395
	2032	1,849	2,251	121.8%	734	1,021	139.1%	0.875	48.3%	34.7%	1.392
	2033	1,769	2,236	126.4%	697	1,114	159.9%	0.791	48.9%	35.2%	1.388
	2034	1,693	2,273	134.2%	660	1,243	188.4%	0.712	49.4%	35.8%	1.381
	2035	1,619	2,353	145.3%	624	1,385	222.0%	0.654	50.0%	36.4%	1.373
	2036	1,546	2,372	153.5%	588	1,481	251.8%	0.609	50.5%	37.0%	1.364
	2037	1,472	2,410	163.7%	552	1,618	293.0%	0.559	51.0%	37.7%	1.354
	2038	1,398	2,461	176.1%	516	1,777	344.3%	0.511	51.5%	38.3%	1.343
	2039	1,322	2,517	190.5%	480	1,941	404.4%	0.471	52.0%	39.0%	1.331
	2040	1,243	2,571	206.8%	444	2,092	471.5%	0.439	52.5%	39.8%	1.319
	2041	1,164	2,670	229.4%	407	2,237	549.1%	0.418	53.0%	40.5%	1.307
	2042	1,083	2,749	253.8%	371	2,327	626.4%	0.405	53.4%	41.2%	1.296
	2043	1,001	2,807	280.3%	336	2,324	691.5%	0.405	53.9%	41.9%	1.286
	2044	919	2,840	309.0%	302	2,269	752.3%	0.411	54.4%	42.6%	1.277
	2045	836	2,835	339.1%	268	2,168	808.5%	0.419	54.8%	43.1%	1.271
	2046	752	2,625	349.1%	236	2,087	884.2%	0.395	55.2%	43.7%	1.264
	2047	668	2,410	360.7%	205	1,919	934.4%	0.386	55.5%	44.1%	1.259
	2048	586	2,178	371.8%	177	1,699	962.5%	0.386	55.8%	44.5%	1.254
	2049	506	1,921	379.6%	150	1,454	971.9%	0.391	56.0%	44.8%	1.251
	2050	430	1,663	386.4%	125	1,205	965.4%	0.400	56.2%	45.0%	1.249
	2051	360	1,331	369.9%	102	943	921.1%	0.402	56.4%	45.2%	1.247
	2052	296	1,049	355.0%	82	730	887.0%	0.400	56.5%	45.3%	1.246
	2053	238	807	339.2%	65	570	882.7%	0.384	56.6%	45.4%	1.245
	2054	188	603	321.1%	50	428	864.3%	0.372	56.6%	45.5%	1.245
	2055	145	432	297.0%	37	315	852.6%	0.348	56.7%	45.5%	1.244
	2056	110	299	271.1%	27	227	852.6%	0.318	56.7%	45.6%	1.244
	2057	82	199	242.7%	19	158	852.6%	0.285	56.7%	45.6%	1.244
	2058	60	128	213.8%	12	106	852.6%	0.251	56.7%	45.6%	1.243
	2059	43	80	187.4%	8	68	852.6%	0.220	56.7%	45.6%	1.243
	2060	30	49	164.8%	5	41	852.6%	0.193	56.7%	45.6%	1.243
	2061	20	29	145.1%	3	23	852.6%	0.170	56.7%	45.6%	1.243
	2062	13	18	130.9%	1	12	852.6%	0.154	56.7%	45.6%	1.243
	2063	9	11	121.0%	1	6	852.6%	0.142	56.7%	45.6%	1.243
	2064	6	6	113.7%	0	2	861.4%	0.132	56.7%	45.6%	1.243
	2065	3	4	107.4%	0	2	1685.4%	0.064	56.7%	45.6%	1.243
	2066	2	2	101.8%	0	0	852.6%	0.119	56.7%	45.6%	1.243
	2067	1	1	97.4%	0	0	852.6%	0.114	56.7%	45.6%	1.243
	2068	1	1	182.7%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2069	0	1	238.1%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2070	0	1	277.7%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2071	0	0	308.2%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2072	0	0	332.1%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2073	0	0	351.6%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2074	0	0	370.2%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2075	0	0	391.3%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2076	0	0	416.6%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2077	0	0	443.2%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2078	0	0	0.0%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2079	0	0	0.0%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2080	0	0	0.0%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	2081	0	0	0.0%	0	0	0.0%	0.000	56.7%	45.6%	1.243
	Past	26,295	82	0.3%	21,557	3,691	17.1%	0.018	0.2%	15.9%	0.015
TOTALS	Future	76,955	108,982	141.6%	34,175	56,208	164.5%	0.861	110.5%	93.5%	1.181
	Lifetime	103,250	109,064	105.6%	55,731	59,899	107.5%	0.983	56.7%	45.6%	1.243

Exhibit VI
New York Life Insurance Company
Nationwide Experience Projections On Policies Issued Prior To October 1, 2003, Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	151,375	0	0.0%	653	269,264	0	0.0%	6.25%	1.7788
	2003	4,780,152	251	0.0%	4,351	8,002,721	420	0.0%	6.25%	1.6742
	2004	6,790,487	25,027	0.4%	4,075	10,699,611	39,435	0.4%	6.25%	1.5757
	2005	6,497,792	1,194,817	18.4%	3,899	9,636,158	1,771,901	18.4%	6.25%	1.4830
Historical	2006	6,304,001	900,591	14.3%	3,770	8,798,840	1,257,004	14.3%	6.25%	1.3958
Experience	2007	6,150,686	1,192,461	19.4%	3,678	8,079,859	1,566,479	19.4%	6.25%	1.3137
	2008	6,021,311	1,566,220	26.0%	3,572	7,444,617	1,936,440	26.0%	6.25%	1.2364
	2009	5,881,997	1,259,745	21.4%	3,483	6,844,586	1,465,902	21.4%	6.25%	1.1636
	2010	5,783,525	707,888	12.2%	3,412	6,334,116	775,278	12.2%	6.25%	1.0952
	2011	5,663,252	1,547,076	27.3%	3,353	5,837,546	1,594,690	27.3%	6.25%	1.0308
	2012	5,582,934	2,039,198	36.5%	3,290	5,416,242	1,978,313	36.5%	6.25%	0.9701
	2013	5,491,911	2,232,520	40.7%	3,229	5,014,528	2,038,459	40.7%	6.25%	0.9131
	2014	5,398,734	2,425,840	44.9%	3,166	4,639,483	2,084,682	44.9%	6.25%	0.8594
	2015	5,300,378	2,642,575	49.9%	3,102	4,287,021	2,137,352	49.9%	6.25%	0.8088
	2016	5,197,514	2,874,754	55.3%	3,036	3,956,539	2,188,369	55.3%	6.25%	0.7612
	2017	5,088,283	3,126,173	61.4%	2,966	3,645,542	2,239,772	61.4%	6.25%	0.7165
	2018	4,971,791	3,385,832	68.1%	2,892	3,352,546	2,283,113	68.1%	6.25%	0.6743
	2019	4,848,479	3,649,674	75.3%	2,816	3,077,078	2,316,258	75.3%	6.25%	0.6346
	2020	4,718,496	3,931,015	83.3%	2,735	2,818,432	2,348,058	83.3%	6.25%	0.5973
	2021	4,581,712	4,231,253	92.4%	2,651	2,575,745	2,378,724	92.4%	6.25%	0.5622
	2022	4,438,316	4,538,365	102.3%	2,564	2,348,358	2,401,295	102.3%	6.25%	0.5291
Projected	2023	4,288,562	4,852,420	113.1%	2,474	2,135,644	2,416,438	113.1%	6.25%	0.4980
Future	2024	4,132,914	5,145,104	124.5%	2,381	1,937,067	2,411,473	124.5%	6.25%	0.4687
Experience	2025	3,971,687	5,431,824	136.8%	2,285	1,752,001	2,396,101	136.8%	6.25%	0.4411
	2026	3,805,075	5,707,448	150.0%	2,187	1,579,769	2,369,585	150.0%	6.25%	0.4152
	2027	3,633,335	5,966,769	164.2%	2,087	1,419,734	2,331,528	164.2%	6.25%	0.3908
	2028	3,457,002	6,206,257	179.5%	1,984	1,271,370	2,282,455	179.5%	6.25%	0.3678
	2029	3,277,442	6,427,038	196.1%	1,880	1,134,432	2,224,613	196.1%	6.25%	0.3461
	2030	3,095,836	6,620,974	213.9%	1,776	1,008,539	2,156,932	213.9%	6.25%	0.3258
	2031	2,913,370	6,784,405	232.9%	1,671	893,267	2,080,163	232.9%	6.25%	0.3066
	2032	2,731,763	6,915,907	253.2%	1,568	788,315	1,995,749	253.2%	6.25%	0.2886
	2033	2,552,495	7,013,730	274.8%	1,467	693,255	1,904,921	274.8%	6.25%	0.2716
	2034	2,376,453	7,077,309	297.8%	1,368	607,475	1,809,119	297.8%	6.25%	0.2556
	2035	2,204,289	7,109,971	322.6%	1,271	530,321	1,710,558	322.6%	6.25%	0.2406
	2036	2,036,659	7,122,895	349.7%	1,176	461,168	1,612,863	349.7%	6.25%	0.2264
	2037	1,874,233	7,098,941	378.8%	1,085	399,425	1,512,884	378.8%	6.25%	0.2131
	2038	1,717,641	7,030,851	409.3%	997	344,521	1,410,233	409.3%	6.25%	0.2006
	2039	1,567,462	6,919,162	441.4%	913	295,904	1,306,194	441.4%	6.25%	0.1888
	2040	1,424,237	6,773,893	475.6%	833	253,051	1,203,549	475.6%	6.25%	0.1777
	2041	1,288,401	6,602,081	512.4%	757	215,450	1,104,021	512.4%	6.25%	0.1672
	2042	1,160,285	6,412,668	552.7%	685	182,613	1,009,267	552.7%	6.25%	0.1574
	2043	1,040,151	6,163,810	592.6%	617	154,076	913,035	592.6%	6.25%	0.1481
	2044	928,192	5,872,092	632.6%	554	129,404	818,658	632.6%	6.25%	0.1394
	2045	824,503	5,575,034	676.2%	495	108,186	731,523	676.2%	6.25%	0.1312
	2046	729,071	5,280,974	724.3%	441	90,037	652,177	724.3%	6.25%	0.1235
	2047	641,798	4,970,974	774.5%	391	74,597	577,782	774.5%	6.25%	0.1162
	2048	562,506	4,632,895	823.6%	345	61,535	506,811	823.6%	6.25%	0.1094
	2049	490,919	4,272,667	870.3%	304	50,545	439,910	870.3%	6.25%	0.1030
	2050	426,697	3,919,626	918.6%	266	41,348	379,822	918.6%	6.25%	0.0969
	2051	369,451	3,585,656	970.5%	233	33,695	327,021	970.5%	6.25%	0.0912
	2052	318,736	3,259,837	1022.7%	202	27,360	279,817	1022.7%	6.25%	0.0858
	2053	274,075	2,938,386	1072.1%	176	22,142	237,388	1072.1%	6.25%	0.0808
	2054	234,967	2,623,320	1116.5%	152	17,866	199,467	1116.5%	6.25%	0.0760
	2055	200,905	2,330,950	1160.2%	131	14,377	166,811	1160.2%	6.25%	0.0716
	2056	171,389	2,068,644	1207.0%	113	11,544	139,331	1207.0%	6.25%	0.0674
	2057	145,922	1,829,459	1253.7%	97	9,250	115,973	1253.7%	6.25%	0.0634
	2058	124,039	1,611,084	1298.9%	83	7,401	96,122	1298.9%	6.25%	0.0597
	2059	105,303	1,414,860	1343.6%	71	5,913	79,449	1343.6%	6.25%	0.0562
	2060	89,314	1,242,974	1391.7%	61	4,720	65,691	1391.7%	6.25%	0.0529
	2061	75,698	1,090,539	1440.6%	52	3,765	54,245	1440.6%	6.25%	0.0497
	2062	64,121	956,021	1491.0%	44	3,002	44,756	1491.0%	6.25%	0.0468
	2063	54,286	833,788	1535.9%	37	2,392	36,738	1535.9%	6.25%	0.0441
	2064	45,932	718,528	1564.3%	32	1,905	29,797	1564.3%	6.25%	0.0415
	2065	38,834	615,494	1585.0%	27	1,516	24,023	1585.0%	6.25%	0.0390
	2066	32,795	523,407	1596.0%	23	1,205	19,227	1596.0%	6.25%	0.0367
	2067	27,653	445,663	1611.6%	19	956	15,408	1611.6%	6.25%	0.0346
	2068	23,270	378,056	1624.6%	16	757	12,302	1624.6%	6.25%	0.0325
	2069	19,529	316,743	1621.9%	13	598	9,700	1621.9%	6.25%	0.0306
	2070	16,331	261,098	1598.8%	11	471	7,526	1598.8%	6.25%	0.0288
	2071	13,597	211,984	1559.0%	9	369	5,751	1559.0%	6.25%	0.0271
	2072	11,261	168,919	1500.0%	7	288	4,313	1500.0%	6.25%	0.0255
	2073	9,268	132,786	1432.7%	6	223	3,191	1432.7%	6.25%	0.0240
	2074	7,572	103,369	1365.1%	5	171	2,338	1365.1%	6.25%	0.0226
	2075	6,137	79,567	1296.6%	4	131	1,694	1296.6%	6.25%	0.0213
	2076	4,929	61,144	1240.5%	3	99	1,225	1240.5%	6.25%	0.0200
	2077	3,919	46,265	1180.6%	2	74	872	1180.6%	6.25%	0.0189
	2078	3,081	34,939	1133.9%	2	55	620	1133.9%	6.25%	0.0177
	2079	2,394	26,350	1100.8%	1	40	440	1100.8%	6.25%	0.0167
	2080	1,836	19,684	1072.0%	1	29	309	1072.0%	6.25%	0.0157
	2081	1,389	14,532	1046.1%	1	21	215	1046.1%	6.25%	0.0148
	Past	54,024,579	8,394,076	15.5%	34,246	71,947,319	10,407,549	14.5%		
TOTALS	Future	117,269,461	234,928,964	200.3%	68,339	59,916,896	68,644,520	114.6%		
	Lifetime	171,294,040	243,323,040	142.0%	102,585	131,864,215	79,052,069	59.9%		

Exhibit VII
New York Life Insurance Company
Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003, Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2002	57	0	0.0%	1	102	0	0.0%	6.25%	1.7788
	2003	3,445	0	0.0%	2	5,768	0	0.0%	6.25%	1.6742
	2004	3,462	0	0.0%	2	5,455	0	0.0%	6.25%	1.5757
	2005	3,462	0	0.0%	2	5,135	0	0.0%	6.25%	1.4830
	2006	3,462	0	0.0%	2	4,833	0	0.0%	6.25%	1.3958
	2007	3,462	0	0.0%	2	4,548	0	0.0%	6.25%	1.3137
	2008	3,462	0	0.0%	2	4,281	0	0.0%	6.25%	1.2364
	2009	3,462	2	0.1%	2	4,029	2	0.1%	6.25%	1.1636
	2010	3,462	8	0.2%	2	3,792	8	0.2%	6.25%	1.0952
	2011	3,462	73	2.1%	2	3,569	75	2.1%	6.25%	1.0308
Projected Future Experience	2012	3,427	1,591	46.4%	2	3,325	1,544	46.4%	6.25%	0.9701
	2013	3,385	1,780	52.6%	2	3,091	1,626	52.6%	6.25%	0.9131
	2014	3,342	1,986	59.4%	2	2,872	1,707	59.4%	6.25%	0.8594
	2015	3,296	2,211	67.1%	2	2,666	1,788	67.1%	6.25%	0.8088
	2016	3,246	2,449	75.4%	2	2,471	1,864	75.4%	6.25%	0.7612
	2017	3,192	2,724	85.4%	2	2,287	1,952	85.4%	6.25%	0.7165
	2018	3,132	2,987	95.4%	2	2,112	2,014	95.4%	6.25%	0.6743
	2019	3,066	3,257	106.2%	2	1,946	2,067	106.2%	6.25%	0.6346
	2020	2,994	3,530	117.9%	2	1,788	2,109	117.9%	6.25%	0.5973
	2021	2,915	3,801	130.4%	1	1,639	2,137	130.4%	6.25%	0.5622
	2022	2,831	3,812	134.6%	1	1,498	2,017	134.6%	6.25%	0.5291
	2023	2,742	3,780	137.9%	1	1,366	1,883	137.9%	6.25%	0.4980
	2024	2,648	3,682	139.0%	1	1,241	1,726	139.0%	6.25%	0.4687
	2025	2,551	3,573	140.0%	1	1,125	1,576	140.0%	6.25%	0.4411
	2026	2,453	3,448	140.6%	1	1,018	1,432	140.6%	6.25%	0.4152
	2027	2,355	3,167	134.5%	1	920	1,237	134.5%	6.25%	0.3908
	2028	2,258	2,897	128.3%	1	830	1,065	128.3%	6.25%	0.3678
	2029	2,164	2,656	122.8%	1	749	919	122.8%	6.25%	0.3461
	2030	2,072	2,458	118.6%	1	675	801	118.6%	6.25%	0.3258
	2031	1,984	2,352	118.6%	1	608	721	118.6%	6.25%	0.3066
	2032	1,900	2,295	120.8%	1	548	662	120.8%	6.25%	0.2886
	2033	1,820	2,286	125.6%	1	494	621	125.6%	6.25%	0.2716
	2034	1,742	2,328	133.6%	1	445	595	133.6%	6.25%	0.2556
	2035	1,667	2,415	144.9%	1	401	581	144.9%	6.25%	0.2406
	2036	1,592	2,438	153.1%	1	360	552	153.1%	6.25%	0.2264
	2037	1,517	2,479	163.5%	1	323	528	163.5%	6.25%	0.2131
	2038	1,440	2,534	175.9%	1	289	508	175.9%	6.25%	0.2006
	2039	1,362	2,593	190.4%	0	257	490	190.4%	6.25%	0.1888
	2040	1,282	2,649	206.7%	0	228	471	206.7%	6.25%	0.1777
	2041	1,200	2,751	229.4%	0	201	460	229.4%	6.25%	0.1672
	2042	1,117	2,833	253.7%	0	176	446	253.7%	6.25%	0.1574
	2043	1,032	2,893	280.3%	0	153	429	280.3%	6.25%	0.1481
	2044	948	2,928	309.0%	0	132	408	309.0%	6.25%	0.1394
	2045	862	2,923	339.1%	0	113	383	339.1%	6.25%	0.1312
	2046	775	2,706	349.0%	0	96	334	349.0%	6.25%	0.1235
	2047	689	2,485	360.7%	0	80	289	360.7%	6.25%	0.1162
	2048	604	2,246	371.8%	0	66	246	371.8%	6.25%	0.1094
	2049	522	1,981	379.6%	0	54	204	379.6%	6.25%	0.1030
	2050	444	1,715	386.4%	0	43	166	386.4%	6.25%	0.0969
	2051	371	1,373	369.9%	0	34	125	369.9%	6.25%	0.0912
	2052	305	1,082	355.0%	0	26	93	355.0%	6.25%	0.0858
	2053	245	832	339.2%	0	20	67	339.2%	6.25%	0.0808
	2054	194	622	321.1%	0	15	47	321.1%	6.25%	0.0760
	2055	150	445	297.0%	0	11	32	297.0%	6.25%	0.0716
	2056	114	308	271.0%	0	8	21	271.0%	6.25%	0.0674
	2057	84	205	242.7%	0	5	13	242.7%	6.25%	0.0634
	2058	62	132	213.8%	0	4	8	213.8%	6.25%	0.0597
	2059	44	82	187.4%	0	2	5	187.4%	6.25%	0.0562
	2060	31	50	164.8%	0	2	3	164.8%	6.25%	0.0529
	2061	21	30	145.1%	0	1	2	145.1%	6.25%	0.0497
	2062	14	18	130.9%	0	1	1	130.9%	6.25%	0.0468
	2063	9	11	121.0%	0	0	0	121.0%	6.25%	0.0441
	2064	6	6	113.7%	0	0	0	113.7%	6.25%	0.0415
	2065	4	4	107.4%	0	0	0	107.4%	6.25%	0.0390
	2066	2	2	101.7%	0	0	0	101.7%	6.25%	0.0367
	2067	1	1	97.4%	0	0	0	97.4%	6.25%	0.0346
	2068	1	1	182.7%	0	0	0	182.7%	6.25%	0.0325
	2069	0	1	238.1%	0	0	0	238.1%	6.25%	0.0306
	2070	0	1	277.7%	0	0	0	277.7%	6.25%	0.0288
	2071	0	0	308.2%	0	0	0	308.2%	6.25%	0.0271
	2072	0	0	332.1%	0	0	0	332.1%	6.25%	0.0255
	2073	0	0	351.6%	0	0	0	351.6%	6.25%	0.0240
	2074	0	0	370.2%	0	0	0	370.2%	6.25%	0.0226
	2075	0	0	391.3%	0	0	0	391.3%	6.25%	0.0213
	2076	0	0	416.6%	0	0	0	416.6%	6.25%	0.0200
	2077	0	0	443.2%	0	0	0	443.2%	6.25%	0.0189
	2078	0	0	0.0%	0	0	0	0.0%	0.00%	0.0000
	2079	0	0	0.0%	0	0	0	0.0%	0.00%	0.0000
	2080	0	0	0.0%	0	0	0	0.0%	0.00%	0.0000
	2081	0	0	0.0%	0	0	0	0.0%	0.00%	0.0000
TOTALS	Past	31,201	82	0.3%	19	41,511	85	0.2%		
	Future	80,224	110,827	138.1%	37	38,816	40,974	105.6%		
	Lifetime	111,425	110,910	99.5%	56	80,327	41,059	51.1%		

Exhibit VIII
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience On Policies Issued Prior To October 1, 2003, without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2002	129,916	0	51,383	79.1%
2003	4,135,576	251	621,277	30.0%
2004	5,862,817	25,027	3,184,221	108.6%
2005	5,614,491	1,194,817	3,704,050	131.9%
2006	5,449,390	900,591	3,739,676	137.3%
2007	5,317,247	1,192,461	3,714,917	139.7%
2008	5,201,282	1,566,220	3,801,754	146.2%
2009	5,081,110	1,259,745	3,132,269	123.3%
2010	4,996,252	707,888	3,664,464	146.7%
2011	4,890,376	1,547,076	3,802,884	155.5%
Total	46,678,457	8,394,076	29,416,894	126.0%

Exhibit IX
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience On Policies Issued Prior To October 1, 2003, without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2002	41	0		
2003	2,902	0		
2004	2,919	0		
2005	2,919	0		
2006	2,919	0		
2007	2,919	0		
2008	2,919	0		
2009	2,919	2		
2010	2,919	8		
2011	2,919	73		
Total	26,295	82		

Exhibit X
New York Life Insurance Company
Anticipated Loss Ratios
Experience as of December 31, 2011
Generation 5.0 Policy Forms

Nationwide Experience Projections On Policies Issued Prior To October 1, 2003
With No Increase

1	Present Value of Future Claims:	68,478,739
2	Active Life Reserves at 12/31/2011:	29,416,894
3	Present Value of Future Premium:	50,501,594
	Anticipated Loss Ratio = (1 - 2) / 3:	**77.3%**

Virginia-Specific Experience Projections On Policies Issued Prior To October 1, 2003
With No Increase

1	Present Value of Future Claims:	40,887
2	Active Life Reserves at 12/31/2011:	17,965
3	Present Value of Future Premium:	31,301
	Anticipated Loss Ratio = (1 - 2) / 3:	**73.2%**

Exhibit XI
New York Life Insurance Company
Nationwide 58/85 Test On Policies Issued Prior To October 1, 2003, With Increase
Generation 5.0 Policy Forms

1	Accumulated value of initial earned premium	57,339,996	x 58%	=	33,257,198
2a	Accumulated value of earned premium	57,339,996			
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x 85%	=	0
3	Present value of future projected initial earned premium	58,109,277	x 58%	=	33,703,381
4a	Present value of future projected premium	67,353,244			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	9,243,966	x 85%	=	7,857,372
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**74,817,950**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				10,880,133
6b	Present value of future projected incurred claims without the inclusion of active life reserves				94,876,745
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**105,756,878**
8	Test: 7 is not less than 5				TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.
The incurred claims (items 6a and 6b) were increased by 5% to reflect moderately adverse experience.

Expanded Narrative – VA

Long-term care insurance is a relatively new industry with only a few decades long history. Based on limited historical experience, it has been difficult to project future claims and price products appropriately. Over time, this resulted in the industry experiencing higher than expected claims relative to the assumptions made when the products were originally priced. We began offering this product in 1988 and since entering this market, we have never raised rates on existing policies. However, we have seen a gap develop between the original pricing assumptions and our actual experience and now find it necessary to adjust premiums to better align with the actual experience of the products.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855863

Effective Date: On Approval

(Projected) Number of Insureds Affected: 3,381

New Rates

Average Annual Premium Per Member: $1,739

Revised Rates

Average Annual Premium Per Member: $2,202

Average Requested Percentage Rate Change Per Member: 26.6%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

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

Maximum Requested Percentage Rate Change Per Member: 40%, which will be phased in over three years, at % of 15%, 15% and 10%, computed on a simple basis.

Form#	"Product Name"(if applicable)
ILTC-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Long-Term Care Insurance Policy and Riders
INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Nursing Home Insurance Policy and Riders

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: January 21, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your objections on our recent LTC filing.

You provided a state grid of your filing approvals. That grid showed the premiums for each of the rate increase categories of issue age < 50, issue age 50+ and attained age 75+. When we calculate a weighted average, we arrive at an average 26.6% increase for Virginia policyholders. But the filing states the average increase is 22.3%. Is the entire difference attributable to the capping of premium rates by the currently marketed premium rates in Virginia? Or is there another explanation?

You are correct. The entire difference can by attributable to the capping of the premium rates by the currently marketed premium rates.

The submission indicates the revised new business rates implemented in 2012 are not impacted by this rate request. Please include in the actuarial certification a statement pursuant to 14 VAC5-200-153 B4 that the renewal premium rates schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission.

The revised actuarial certification is included in the revised Actuarial Memorandum.

The Actuarial Certification in the Actuarial Memorandum appears to only apply to those policies issued after post stabilization. Because this filing also applies to pre-stabilization plans, please provide the appropriate actuarial certification applicable to such plans.

The revised actuarial certification is included in the revised Actuarial Memorandum.

Affected Form Numbers under the Rate/Rule Schedule includes the term "et al". Please amend the Affected Form Numbers to list each policy form and rider form numbers for which the rate increase applies and separate each with commas. The affected form numbers should match exactly the form numbers as approved in Virginia. Please clearly indicate these rates do not apply to new business as noted above.

The Affected Form Numbers under the Rate/Rule Schedule have been updated to list each policy form and rider form numbers for which the rate increase applies and separate each with commas.

Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

The Rate Summary is attached.

In reviewing the policyholder letter, we request the following changes be made:

Please expand on the reason for the rate increase as to why the company is anticipating higher claims than originally expected in terms the consumer can understand. The next sentence should be amended to state "The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved."

The first paragraph on the second page indicates information on how to adjust the payment amount and other helpful information is included with the letter. Please provide us with a copy of all additional documents that may be included with the letter. Please provide us with the form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter. If these forms are not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code.

Since there is variable information contained in the letter, please provide a statement of variability explaining when such variable paragraphs will or will not appear in the letter.

The revised policyholder letter is attached. Also included are all additional documents that may be included with the letter, and the statement of variability explain when such variable paragraphs will or will not appear in the letter.

The form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter are as follows:

Form Name	Form#	Approval Date	SERFF Filing #
Cont. Nonf. Rider	ALTC-4019 (VA) (0113)	6/14/13	NWLT128846373
PAR Div. Endorsement	ALTC-4050 (0113)	6/14/13	NWLT-128846373

It is my understanding the company is not adverse to implementing the rate increase over a three year period. As a result, the following would be needed in addition to the above:

1) A revised Actuarial Memorandum stating such
2) Rate schedules for each policy and rider forms for each period attached to the Rate/Rule Schedule
3) The policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The premium amount and effective date for each period must be included in the letter.

A revised Actuarial Memorandum and revised rate schedules for each policy and rider forms for each period attached are the Rate/Rule Schedule Tab. The policyholder letter indicates the implementation of the rate increase over a three year period.

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

Statement of Variability – Letter to Policyholders

Page #	Bracketed Information	Explanation
1	[client name – phased VA] [address 1] [address 2] [address 3] [address 4]	Varies based on the name and address of the client receiving letter
	[March 1, 2014]	Varies based on date the letter is issued to the client
	[your agent][<agent name>] [<agent phone>]	Varies based on the agent of the client receiving letter. If a client does not have an agent, the agent information will be removed
	[name] [policy number]	Varies based on the insured's name and policy number
	[TOTAL annual premium]	Varies based on the total annual premium after each increase
	[anniversary date]	Based on anniversary date of policy
	[First phase percentage increase] [mode] [second anniversary date] [second phase percentage increase], [third anniversary date], [third phase percentage increase]	Varies based on the amount of premium paid per mode and the method of modal payment currently selected by the insured and what that dollar amount, percentage of increase and mode will increase to under each year of the phased increase
	[annual premium]	Varies based on the current policy lifetime maximum of the policy
	[policy max]	Varies based on the insured's policy maximum
2	[CNHDMB]	Varies based on the current nursing home daily maximum benefit of the policy
	[# of years or unlimited]	Varies based on the current benefit period of the policy
	[agent name]	Varies based on the name of the agent currently servicing the policy

	[agent phone]	Varies based on the phone number of the agent currently servicing the policy
	[1-800-890-7798]	To update our service phone if it changes in the future
	Variable paragraph: Existing CNF	Included for policyholders who currently have the Contingent Nonforfeiture benefit.
	Variable paragraph: Existing Optional NF	Included for policyholders who have the Optional Nonforfeiture benefit.
	Variable Paragraph: Adding CNF	Included for policyholders where the Contingent Nonforfeiture benefit is now being added.
	Variable Paragraph: Adding dividend	Included for policyholders who are receiving the Dividend Endorsement.

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at <1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next three years, your long-term care insurance premium is scheduled to increase by <TOTAL PERCENTAGE INCREASE> to a total annual premium of <TOTAL annual premium>. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in Virginia, the issuing state for your policy. New York Life cannot change the terms of your policy without your consent, unless required by federal or state law, but we may change premium rates. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and it was found to be compliant. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. You have the right, subject to the terms of this policy, to continue this policy as long as you pay the premiums on time. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase by <FIRST PHASE PERCENTAGE INCREASE> to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase by <SECOND PHASE PERCENTAGE INCREASE>, to $<premium per mode> <mode>, and on <third anniversary date>, it will increase by <THIRD PHASE PERCENTAGE INCREASE>, bringing your total premium to $<premium per mode> <mode>.] The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
    - Annual Premium on your next anniversary $<annual premium>
    - Current Policy Lifetime Maximum $<policy max>
    - Current Nursing Home Daily Maximum Benefit $<CNHDMB>
    - Current Benefit Period <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
    - Reducing your daily maximum benefit,
    - Reducing the benefit period, or
    - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Shawna Meyer
Corporate Vice President

Dividend Withdrawal Request

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Avenue,
New York, NY 10010

NYLIFE Insurance Company of Arizona
(Not licensed in every state)
4343 North Scottsdale Road,
Suite 220, Scottsdale, AZ 85281

First 4 Letters of Insured's Last Name: ☐☐☐☐

Life Insurance Policy Number: ☐☐☐☐☐☐☐☐

Insured Name: ☐☐☐☐☐☐☐☐☐☐ ☐ ☐☐☐☐☐☐☐☐☐☐

IMPORTANT: The Internal Revenue Service (IRS) requires that you complete the following section. See important tax information on page 3 before you make your withholding election. If your taxpayer identification number is not furnished, we are required by Federal law to withhold 10% of the taxable gain. Withholding election is not required for withdrawal from Dividend Deposits.

Income Tax Withholding Election

Policyowner's Taxpayer Identification Number is ☐☐☐☐☐☐☐☐☐

(For individuals, this is usually your Social Security number and for other entities, it is the employer identification number (EIN))

Are you a citizen of the United States? ☐ Yes ☐ No

I elect to have the following withholding option applied to this payment and any future payments under this policy (please check only one box):

☐ NO Federal or State income taxes will be withheld

☐ ONLY Federal income taxes withheld
(This option may not be available for residents of certain states. See the State Income Tax Withholding section of the form.)

☐ BOTH Federal and State income taxes will be withheld

☐ ONLY State income taxes withheld

If you elected any of the options above in which taxes will be withheld, you can specify the tax withholding percentage **(%) of each withdrawal you would like to have applied to Federal and/or State income tax withholding. If a specific tax withholding amount is not indicated below, we will withhold 10% for federal tax purposes and the state's minimum withholding (if applicable). Please fill in items (1) and (2).**

(1) I would like to apply ☐☐% of the taxable portion to State Withholding.

(2) I would like to apply ☐☐% of the taxable portion to Federal Withholding.

*If you elect to have Federal income tax withheld, we are required to withhold at least 10% of the taxable portion of the distribution. If your state requires withholding, we will withhold the state's minimum amount if you select an amount that is less than the minimum. Please see the State Income Tax Withholding section on page 3 for more information.

Signature and Other Requirements

The signatures on page 4 are required:

a) Where the owner is a corporation, the form must be signed on behalf of the corporation by two corporate officers, one of whom may be either the treasurer or secretary.

b) Where the owner is a partnership, the form must be signed by two partners other than the Insured. In the case of a limited partnership, only the signature of a general partner is required.

c) Where the policy is assigned, the assignee's signature is required in addition to the policyowner's signature.

d) Where the policyowner is a person acting as guardian, conservator or in a similar capacity, evidence of appointment must accompany the form.

Important Tax Information

You should consider very carefully which box you check on page 2. You should consult with your personal tax advisor, plan administrator, State income tax authority, or your local IRS office if you have any questions about income tax withholding. IRS publication 505 (Tax Withholding and Estimated Tax) and IRS forms W-9 and W-4P.

Federal Income Tax Withholding

A dividend withdrawal from your policy may result in a taxable gain reportable to the IRS on Form 1099. Federal income taxes must be withheld at a flat 10% rate from the taxable portion of your payment (as determined from our records), unless you elect not to have withholding apply by checking the appropriate box in the Income Tax Withholding Election section on this form. Non-persons such as corporations, companies, trusts, etc. or U.S. citizens living outside the United States cannot elect out of withholding. (Your election as to whether taxes are or are not to be withheld will apply to any other payments from the same policy. You may change your withholding election at any time.) In addition, a 10% IRS penalty may be imposed if you receive the payment prior to age 59½, unless you are disabled or some other exception applies.

Even if you elect not to have Federal income tax withheld, you are liable for payment of such tax on the taxable portion of your payment. There are penalties under the estimated tax payment rules if enough tax has not been paid through either estimated tax payments or withholding. If the taxable portion of a payment when added to the taxable portion of all other payments during the year is less than $200, Federal income tax is not required to be withheld.

State Income Tax Withholding

In addition to the Federal income tax withholding requirements, some states require withholding on policy gains when federal income tax is withheld. As of January 1, 2012, the following states require state income tax withholding when federal income tax withholding is in effect: District of Columbia, Iowa, Kansas, Maryland, Massachusetts, Nebraska, Oklahoma, and Virginia. If you live in Arkansas, California, Delaware, Georgia, Maine, North Carolina, Oregon, or Vermont we are required to withhold state income tax if federal income tax withholding is in effect, unless you elect not to have state income tax withheld. If you live in the District of Columbia, District of Columbia withholding is required for lump sum distributions from qualified contracts. If you live in Michigan, we are required to withhold state income tax from the taxable portion of your payments, unless you provide us with a properly completed Form MI W-4P and you claim an exemption from withholding. Certain exceptions and special rules apply in some states. For more information regarding the withholding requirements applicable in your state, please consult your tax advisor or state tax authority.

If you reside in any of the following states and request state tax withholding, you must also specify the percentage of state tax withholding that you choose to apply to the taxable portion of the withdrawal: Alabama, Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Montana, New Jersey, New Mexico, New York, North Dakota, Ohio, South Carolina, Utah, West Virginia, and Wisconsin. **In these states, if a percentage is not specified, state tax will not be withheld.**

Required Signature(s)

The following additional signatures are required:

a) Where the owner is a corporation, the form must be signed on behalf of the corporation by two corporate officers, one of whom may be either the treasurer or secretary.

b) Where the owner is a partnership, the form must be signed by two partners other than the Insured. In the case of a limited partnership, only the signature of a general partner is required.

c) Where the policy is assigned, the assignee's signature is required in addition to the policyowner's signature. If the assignee is a bank or corporation, two officers must sign.

d) Where the policyowner is a person acting as guardian, conservator or in a similar capacity, evidence of appointment must accompany the form.

X _____
Policyowner Signature

Title of Officer, if applicable

__/__/____
Date - MMDDYYYY

Phone Number: ( ) -

Email: @

X _____
Policyowner Signature

Title of Officer, if applicable

__/__/____
Date - MMDDYYYY

Phone Number: ( ) -

Email: @

Please return the completed and signed form to:

New York Life Insurance Company
Long-Term Care Insurance
PO Box 149009
Austin TX 78714-9955

21135LTC 0713 04

MainStay Investments®

MainStay Funds

Systematic Withdrawal Plan to pay
New York Life Insurance Premiums

1 MainStay Registration And Registered Representative Information

Shareholder Name

Joint Owner *(If applicable.)*

I/We authorize MainStay Funds to send a payment(s) to New York Life/NYLIC/NYLIAC for the following policy(ies) on the fifth business day,

Beginning _____ *(MM/YYYY) (See back for instructions.)*

Registered Representative Name

Registered Representative Number

Phone Number

2 Payment Information *(You must be at least 59½ to use a MainStay Funds IRA for this premium payment.)*

Withdrawal Type: ☐ New ☐ Change **Send $** _____ **to:** ☐ Life/Annuity ☐ Variable Life/Annuity ☐ Long Term Care

Frequency: ☐ Monthly ☐ Quarterly[1] ☐ Semiannually[1] ☐ Annually[1] ☐ One-Time[1]

Insured's Last Name *(1st three letters)*

Policy Number *(Required)*

Payment Code *(See back for instructions.)*

MainStay Fund Name | Class | Account Number | Amount $

MainStay Fund Name | Class | Account Number | Amount $

MainStay Fund Name | Class | Account Number | Amount $

☐ Please use my/our previously elected cost basis calculation method for the transaction(s) requested.

☐ I/We wish to use another cost basis calculation method for the transaction(s) requested and have attached a completed MainStay Funds Cost Basis Election Form.

☐ I/We wish to use Specific Lot Identification (SLID) as my/our cost basis calculation method for the transaction requested *(available for one-time withdrawals only).*

- Please indicate a secondary cost basis method. *(Cannot be average cost.)*
- Please indicate purchase date(s) and share amount(s).

1. Sales charges may be assessed on quarterly, semiannual, annual or one-time payments.

3 Withholding Choice

For distributions from MainStay IRAs only. Withholding will decrease the net amount of the distribution. See back for IRA Withholding Information.

☐ I elect **NOT** to have federal and state taxes withheld from my MainStay IRA.

☐ Please withhold _____ % (minimum 10%) for federal taxes and 0% for state tax.

☐ Please withhold _____ % (minimum 10%) for federal taxes and _____ % for state taxes.

MainStay Copy

Send attached copy to the Life and Annuity, Variable Life and Annuity or Long Term Care office (as appropriate). See back for current address.

4 Shareholder Authorization

Date *(MM/DD/YYYY)*

X _____
Shareholder Signature

Date *(MM/DD/YYYY)*

X _____
Joint Owner Signature

Instructions

This form must be received in good order by the 20th of the month prior to the beginning month to ensure the proper start date. *Example: If the form is received on May 20th, the start month may be June. If the form is received on May 27th, the start month may not be until July.*

- Initial minimum account value: $10,000.
- The MainStay Fund account must be established at least 10 days prior to the first systematic withdrawal or six months for Variable Products.
- Monthly checks are paid from reinvested dividends and capital gains, then, to the extent necessary, from principal.
- Continued withdrawals in excess of current income will eventually deplete the principal.
- Please note that if this occurs, you will be responsible for paying your scheduled premium payments to keep your policy in force.
- Dividends and capital gains must be reinvested under the Systematic Withdrawal Plan.

Payment code key: P = Premium Payment
O = OPP/Additional Payment
C = Combination of Above

IRA Withholding Information:

Federal Withholding

The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) requires us to withhold federal income tax at the rate of 10% from your IRA distribution unless you elect not to have withholding apply. Check the applicable box if you do not want any federal income taxes withheld from your IRA distributions. If you choose to have taxes withheld from your IRA distributions, please increase the amount of your withdrawal so that after the withholding is taken, the net amount covers your premium. You can change this election at any time by completing a new MainStay Systematic Withdrawal Plan to Pay New York Life Insurance Premiums form. Even if you elect not to have any federal income taxes withheld, you are liable for payment of taxes on the taxable portion of your distributions. You also may be subject to penalties under the estimated tax payment rules if your payments of estimated tax withholding are not adequate.

State Withholding

In addition to the federal income tax withholding requirements, some states require withholding of state income taxes. Although state laws differ, those states requiring withholding generally allow you to elect out of withholding. The states requiring withholding as of January 1, 2013, are AR, CA, DE, DC, GA, IA, KS, MA, MD, ME, MI, MS, NC, NE, OK, OR, VA and VT. The state withholding election on this form relates only to these states. If you are unsure as to whether your state requires withholding, consult your tax advisor.

Mail Original Form to:

New MainStay Fund Accounts
Send MainStay copy along with the MainStay Funds Application and Investor Profile to the address listed on the application.

Existing MainStay Fund Accounts
Send MainStay copy to:
MainStay Investments
P.O. Box 8401
Boston, MA 02266-8401

For Assistance
Call your investment professional or call toll-free 800-MainStay
800-624-6782 / option 2

Send CSO Copy to: *(as appropriate)*

Life/Annuity
New York Life Insurance Company
Attention: Combined Billing
P.O. Box 500
Minneapolis, MN 55440

Variable Life/Annuity
New York Life & Annuity Corporation
Variable Products Services
Madison Square Station
P.O. Box 922
New York, NY 10159

Long Term Care
New York Life Long Term Care
P.O. Box 301032
Dallas, TX 75303-1032

MainStay Investments® is a registered service mark and name under which New York Life Investment Management LLC does business. MainStay Investments, an indirect subsidiary of New York Life Insurance Company, New York, NY 10010, provides investment advisory products and services. The MainStay Funds® are managed by New York Life Investment Management LLC and distributed through NYLIFE Distributors LLC, 169 Lackawanna Avenue, Parsippany, NJ 07054, a wholly owned subsidiary of New York Life Insurance Company. NYLIFE Distributors LLC is a Member FINRA/SIPC.

MainStay Investments®

MainStay Funds

Systematic Withdrawal Plan to pay
New York Life Insurance Premiums

1 MainStay Registration And Registered Representative Information

Shareholder Name

Joint Owner *(If applicable.)*

I/We authorize MainStay Funds to send a payment(s) to New York Life/NYLIC/NYLIAC for the following policy(ies) on the fifth business day,

Beginning _____ *(MM/YYYY) (See back for instructions.)*

Registered Representative Name

Registered Representative Number

Phone Number

2 Payment Information *(You must be at least 59½ to use a MainStay Funds IRA for this premium payment.)*

Withdrawal Type: ☐ New ☐ Change **Send $** _____ **to:** ☐ Life/Annuity ☐ Variable Life/Annuity ☐ Long Term Care

Frequency: ☐ Monthly ☐ Quarterly[1] ☐ Semiannually[1] ☐ Annually[1] ☐ One-Time[1]

Insured's Last Name *(1st three letters)*

Policy Number *(Required)*

Payment Code *(See back for instructions.)*

MainStay Fund Name | Class | Account Number | $ Amount

MainStay Fund Name | Class | Account Number | $ Amount

MainStay Fund Name | Class | Account Number | $ Amount

☐ Please use my/our previously elected cost basis calculation method for the transaction(s) requested.

☐ I/We wish to use another cost basis calculation method for the transaction(s) requested and have attached a completed MainStay Funds Cost Basis Election Form.

☐ I/We wish to use Specific Lot Identification (SLID) as my/our cost basis calculation method for the transaction requested *(available for one-time withdrawals only).*

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- Please indicate purchase date(s) and share amount(s).

1. Sales charges may be assessed on quarterly, semiannual, annual or one-time payments.

3 Withholding Choice

For distributions from MainStay IRAs only. Withholding will decrease the net amount of the distribution. See back for IRA Withholding Information.

☐ I elect **NOT** to have federal and state taxes withheld from my MainStay IRA.

☐ Please withhold _____ % (minimum 10%) for federal taxes and 0% for state tax.

☐ Please withhold _____ % (minimum 10%) for federal taxes and _____ % for state taxes.

CSO Copy

Send attached copy to MainStay Funds.

4 Shareholder Authorization

Date *(MM/DD/YYYY)*

X _____
Shareholder Signature

Date *(MM/DD/YYYY)*

X _____
Joint Owner Signature

Instructions

This form must be received in good order by the 20th of the month prior to the beginning month to ensure the proper start date. *Example: If the form is received on May 20th, the start month may be June. If the form is received on May 27th, the start month may not be until July.*

- Initial minimum account value: $10,000.
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- Monthly checks are paid from reinvested dividends and capital gains, then, to the extent necessary, from principal.
- Continued withdrawals in excess of current income will eventually deplete the principal.
- Please note that if this occurs, you will be responsible for paying your scheduled premium payments to keep your policy in force.
- Dividends and capital gains must be reinvested under the Systematic Withdrawal Plan.

Payment code key: P = Premium Payment
O = OPP/Additional Payment
C = Combination of Above

IRA Withholding Information:

Federal Withholding

The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) requires us to withhold federal income tax at the rate of 10% from your IRA distribution unless you elect not to have withholding apply. Check the applicable box if you do not want any federal income taxes withheld from your IRA distributions. If you choose to have taxes withheld from your IRA distributions, please increase the amount of your withdrawal so that after the withholding is taken, the net amount covers your premium. You can change this election at any time by completing a new MainStay Systematic Withdrawal Plan to Pay New York Life Insurance Premiums form. Even if you elect not to have any federal income taxes withheld, you are liable for payment of taxes on the taxable portion of your distributions. You also may be subject to penalties under the estimated tax payment rules if your payments of estimated tax withholding are not adequate.

State Withholding

In addition to the federal income tax withholding requirements, some states require withholding of state income taxes. Although state laws differ, those states requiring withholding generally allow you to elect out of withholding. The states requiring withholding as of January 1, 2013, are AR, CA, DE, DC, GA, IA, KS, MA, MD, ME, MI, MS, NC, NE, OK, OR, VA and VT. The state withholding election on this form relates only to these states. If you are unsure as to whether your state requires withholding, consult your tax advisor.

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Send MainStay copy along with the MainStay Funds Application and Investor Profile to the address listed on the application.

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Send MainStay copy to:
MainStay Investments
P.O. Box 8401
Boston, MA 02266-8401

For Assistance
Call your investment professional or call toll-free 800-MainStay
800-624-6782 / option 2

Send CSO Copy to: *(as appropriate)*

Life/Annuity
New York Life Insurance Company
Attention: Combined Billing
P.O. Box 500
Minneapolis, MN 55440

Variable Life/Annuity
New York Life & Annuity Corporation
Variable Products Services
Madison Square Station
P.O. Box 922
New York, NY 10159

Long Term Care
New York Life Long Term Care
P.O. Box 301032
Dallas, TX 75303-1032

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Policyholder Information
Changes to Our Long-Term Care Insurance Rates

If you have additional questions after reviewing this information, please contact your New York Life Agent or our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

1. **Why do companies seek increases on inforce long-term care insurance policies?**

   Long-term care insurance (LTCi) is a relatively new industry with only a few decades-long history. With limited historical experience, it has been difficult to project future claims. As the industry has gained experience, insurers are now anticipating higher claims than expected when products were originally priced. As a result, many companies have requested rate increases on exisiting policies.

2. **Is there a provision in my policy that allows you to raise my premiums?**

   Yes. There is a provision on the first page of your policy regarding premium rate changes. It states that after any rate guarantee expires (if applicable), we have the right to change or increase premiums, as long as it applies to a class of policies (i.e. policyholders who purchased the same product). We are required to submit premium increases to the Department of Insurance or Department of Financial Services in each state with an actuarial explanation for the increase.

3. **Will I get another increase in the future?**

   This is the first time New York Life has sought a rate increase on existing policies. When the product was originally priced, we made every effort to price it accurately and conservatively. However, we find it necessary to adjust rates at this time. Your insurance rates are not guaranteed and could be increased again in the future if rates are determined to be inadequate to support future claims obligations.

4. **I live in one state but my increase is based on another state. Why?**

   The increase is based on the state in which your policy was issued.

5. **I would like to keep my policy, but do not feel I can afford to pay the new premium amount. What can I do?**

   We encourage you to contact your Agent or our Policy Owner Services team and they can work with you to adjust your policy so that it best meets your current financial needs.

6. **What happens if I pay the old premium amount, not the new premium amount?**

   If the full premium due is not received within 20 days after the payment due date, you will receive a reminder letter requesting full payment. If full payment is not received within the time frame stated in your contract, your policy will eventually be terminated for non-payment. The process follows the normal procedures in any situation when full premium is not received. If you do not feel you can afford the new premium amount, please see question 5 above.

7. **I would like to keep my policy and pay the new premium amount. What do I need to do?**

   Depending on how you pay your premium, you may need to take action to adjust the premium amount funded. A list of the various payment methods follows, along with a brief explanation of what you may need to do to adjust the amount being processed.

   You will receive an invoice approximately 3 weeks before your new premium payment is due. Also note, if you have made recent changes to your policy (e.g. within 30 days prior to the date of the enclosed letter) or make changes between now and your anniversary date, those changes may not be reflected in the new premium amount communicated in the enclosed notification letter. If you made a recent change and want to confirm your new premium amount, you can contact our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

NEW YORK LIFE

DIRECT BILL (Check)

If you pay your premium by check, please adjust the amount of your payment to reflect your new premium and ensure your account balance is sufficient to cover the amount.

BANK DRAFT

If you pay your premium via an automatic monthly electronic funds transfer, your new premium will be automatically deducted from your account. No action is required on your part.

ONLINE BANKING OR A THIRD PARTY

If your payment is made through online banking or a third party, please contact the bank or third party to adjust the payment amount before your payment at the new premium amount is due.

PAYROLL DEDUCT

If your employer deducts your premium from your paycheck, you may need to change your deduction amount with the payroll office. If applicable, please take a moment to stop by your payroll office and complete the necessary paperwork. If you are a New York Life employee, your new premium will be automatically deducted from your paycheck. No action is required on your part.

LEDGER DEDUCT (for New York Life Agents only)

If your premium is paid through ledger deductions, your new premium amount will be automatically deducted. No action is required on your part.

MUTUAL FUND*

If you pay your premium via a Mainstay Fund, please complete and return the enclosed form to New York Life in the envelope provided.

ANNUITY*

- If you pay your premium through a New York Life annuity (excluding Guaranteed Lifetime Income Annuity and 1035 Exchange), via an existing periodic partial withdrawal arrangement, please complete the enclosed form and return it to New York Life in the envelope provided. You can also fax it to 512-703-5575.
- If your long-term care insurance premium is funded through a Guaranteed Lifetime Income Annuity, please call 1-800-695-1314 to discuss your GLIA disbursement options. You do no need to complete the form.
- If you pay your premium through a partial 1035 serial exchange and wish to accept the increase, no action is required. If you want to make a plan change on a serial request, we will request the adjusted premium amount upon completion of the plan change. If it is a one-time request, you are required to complete new 1035 paperwork, which can be obtained through your Agent or our Policy Owner Services team. Any change made to a 1035 is subject to Suitability Review from the Annuity Department and subject to IRS Guidelines.

LIFE DIVIDEND*

If you pay your premium through dividends earned on other New York Life policies, please complete the enclosed form and return it to New York Life in the envelope provided.

*Note that a specific form is only included if our records indicate this is your method of premium payment.

If you have additional questions, please contact your New York Life Agent (their phone number is on the top of the notification letter you received) or our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

Premium Adjustment Authorization for Annuity Funding

Complete this form to adjust the amount funded through an existing Periodic Partial Withdrawal.[1]

Long-Term Care Insurance account number: < >

Name of Insured: < >

- *If you are considering making any changes to this long-term care insurance policy, including accepting an inflation offer, please do not complete this form until you have confirmation of your new premium amount.*
- *This form is not for use with a Partial 1035 Exchange. Please see the Annuity section in the enclosed 'Policyholder Information' for more about 1035 Exchange.*
- *If your long-term care insurance premium is funded through a **Guaranteed Lifetime Income Annuity (GLIA)**, please call 1-800-695-1314 to discuss your GLIA disbursement options. You do not need to complete this form.*

I give NYLIC/NYLIAC authorization to adjust the periodic partial withdrawal that is being disbursed from my annuity contract to pay my long-term care insurance < > premium to $< >.

I further authorize a one-time payment of $_____from my annuity in order for my account to be current.

<_____>
Effective date of LTCi policy

_____
Annuity Contract Number

_____
Annuity Policy Owner Signature

_____
Date

Return this form to:
New York Life Insurance Company
Long Term Care Insurance
P.O. BOX 149009
Austin, TX 78714-9955
Fax 512-703-5575

If you have a payment situation that is not addressed by this form, please call 800-890-7798.

[1] A periodic partial withdrawal arrangement or partial withdrawal may result in a surrender charge being deducted from your policy's value, if the amount of the withdrawal, when added to the amount of all prior surrender charge free withdrawals occurring during the current policy year, exceeds the greatest of (a) 10% of the current Accumulation Value of your policy, (b) 10% of the Accumulation Value as of the prior Policy Anniversary (10% of the Premium Payment if the withdrawal is made in the first policy year) or (c) the Accumulation Value less the accumulated premium payments. Withdrawals from your policy may also reduce the amount of any benefit you would be eligible to receive associated with any riders. Please refer to a current product prospectus for complete details.

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 4, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your objections on our recent LTC filing.

1***) Thank you for the revised Actuarial Memorandum as requested. Please revise the actuarial certification slightly to state under item 2) if the rate increase is granted and assumptions, "which reflect moderately adverse conditions", are realized, no further premium rate increases are anticipated.***

The revised Actuarial Memorandum is attached.

2. On the Rate/Rule Schedule, please remove the "originally approved rates" from the rate schedules since these rates do not need approval and avoid any confusion with the New Increased Rates Schedules (These may be moved to supporting documentation). Please remove the effective date on each of the new schedules since it would no longer be applicable. Please review the age 75 and over rates. It is our understanding those rates should not change, similar to what occurred under SERFF filings: NWLT-128855883 and NWLT-128928316.

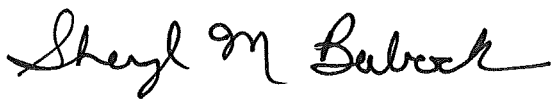
We have removed the originally approved rates form the rate schedules. As we discussed, there are situations where a policyholder can purchase additional coverage (increase their daily maximum benefit, as an example) and the additional benefit will be purchased at their attained age. The original benefit will still be calculated based on their original issue age. For those policyholders who are under attained age 75, if they choose to purchase additional coverage, the additional coverage will be at the higher (rate increased) rate at their attained age.

3. Please amend the Rate Summary to also indicate rates are being implemented over a three year period and the percentage increases.

The Rate Summary has been revised to indicate the overall rate increase will be implemented over a three year period and at what percentage increases each year.

4. We previously requested the policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The letters were amended to include the premium and effective date for each yearly increase. It does not appear, however, the letter actually states the overall percentage increase or what the percentage increase is each year. Since the percentage increase is not the same for all three periods, please amend the letters accordingly.

The revised policyholder notification letter is attached.



Sheryl M. Babcock, FSA, MAAA
March 4, 2014

New York Life Insurance Company
5.0 Series - Virginia Rate Filing

Due to the attained age 75 carve out, a person who is attained age 75 or later on their policy anniversary following the implementation of the rate increase will not receive a rate increase. Their premium will continue at the originally filed rates.

For a person who has not reached attained age 75 by their anniversary following the implementation of the rate increase, their premium rate will be increased, based on the phased in schedule approved by Virginia

In this second instance, a person who has not reached attained age 75 by their anniversary could decide later to purchase additional coverage in the form of additional daily benefit. In this instance the additional coverage would be calculated at the insured's attained age, at the rate increase premium amount. They would still get a rate increased premium on the additonal coverage even if they have attained age 75 in this instance.

Example 1:

Issue age 70, 3 year benefit, $100 a day, 100% HHC, no inflation, 90 day elimination period
Attained age 75 at time of rate increase

Annual premium = $ 1,138.70
Annual premium after first rate increase = $ 1,138.70 0.0% increase

Purchases additional coverage at age 76 of $100 a day, 100% HHC, no inflation, 90 day elimination period

additional premium = $ 2,074.00 (original premium rates)

Example 2:

Issue age 70, 3 year benefit, $100 a day, 100% HHC, no inflation, 90 day elimination period
Is not attained age 75 at time of rate increase

Annual premium = $ 1,138.70
Annual premium after first rate increase = $ 1,252.60 10.0% increase

Purchases additional coverage at age 76 of $100 a day, 100% HHC, no inflation, 90 day elimination period

additional premium = $ 2,281.40 (rate increased premium rates)

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 10, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your recent questions our LTC filing.

It would appear the rate increase is based either on issue age or attained age or a combination of both. For any individual with an issue age under 50 and an attained age below 75, the rate increase is 40%. If the issue age is 50 and older and the attained age is below 75, the rate is 25.1%, and for anyone regardless of issue age who now has an attained age of 75, the increase is 0%. Is that correct?

That is correct.

In addition, the rate increase applies to any future purchase option election for anyone under the age of 75 at their first policy anniversary on or after the rate increase and 0% for any policyholder over 75. Is that correct?

That is correct

As I mentioned in our phone call today, please provide a breakdown of how many policyholders would receive the 40% rate increase, the 25.1% rate increase, and the 0% rate increase.

These counts are based on inforce policies as of February 29, 2014.

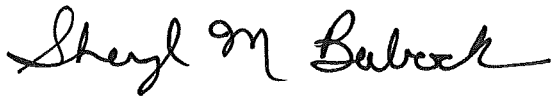
At this point, it appears we will need rate schedules for each of the above situations as noted below:

Issue age under 50 and attained age below 75 - 40% with bolded statement indicating future options based on attained age
Issue age age 50 and above and attained age below 75 - 25.1% with bolded statement indicating future options based on attained age
Attained age 75 and above - 0% including future elections

And each of these will have 3 sets of rates for each phase in period.

I have attached the three sets of rate schedules indicated above, for each of the three phase in periods.

Thank you for your patience. I hope that this will allow you to approve our rate filing.



Sheryl M. Babcock, FSA, MAAA
March 10, 2014

My apologies for failing to include this information in my earlier response. The number of 5.0 policyholders who will be subject to these rates appears below.

40%	1441
25.1%	2204
0%	137
VA 5.0 Total	3782

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On or After October 1, 2003, With No Increas
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	330,510	0	0	0%	1,826	480,478	0	0	0%	4.5%	1.4537
	2004	7,836,436	8,020	207,720	3%	9,699	10,901,614	11,157	288,969	3%	4.5%	1.3911
	2005	20,178,373	76,523	422,377	2%	18,835	26,862,228	101,871	562,285	2%	4.5%	1.3312
Historical	2006	35,479,988	193,232	2,040,126	6%	29,218	44,910,428	246,161	2,598,766	6%	4.5%	1.2738
Experience	2007	53,554,790	783,030	2,041,508	4%	39,875	64,558,790	953,863	2,483,801	4%	4.5%	1.2167
	2008	71,671,740	1,128,013	3,399,379	5%	48,621	82,698,006	1,312,825	3,940,547	5%	4.3%	1.1592
	2009	86,432,531	2,148,401	5,487,364	6%	55,555	95,654,908	2,389,255	6,086,278	6%	4.2%	1.1091
	2010	101,939,698	3,061,463	8,930,954	9%	63,864	108,294,934	3,259,980	9,500,530	9%	4.2%	1.0638
	2011	121,237,104	4,610,288	12,868,230	11%	73,255	123,693,477	4,707,627	13,134,294	11%	4.2%	1.0207
	2012	127,949,190	10,819,793	13,815,154	11%	70,054	125,412,193	10,598,661	13,534,953	11%	4.2%	0.9797
	2013	123,716,643	14,664,288	16,812,283	14%	67,681	116,499,623	13,787,791	15,812,042	14%	4.2%	0.9405
	2014	120,547,237	17,465,869	19,987,440	17%	65,843	109,053,793	15,765,960	18,048,126	17%	4.2%	0.9030
	2015	118,079,842	19,995,344	23,423,827	20%	64,353	102,623,080	17,330,621	20,309,363	20%	4.2%	0.8670
	2016	116,060,003	22,886,600	27,162,740	23%	63,081	96,903,695	19,048,516	22,615,836	23%	4.2%	0.8326
	2017	114,301,154	26,295,260	31,211,953	27%	61,937	91,685,847	21,018,104	24,956,090	27%	4.2%	0.7996
	2018	112,656,266	30,171,786	35,605,906	32%	60,849	86,817,552	23,161,152	27,340,633	31%	4.1%	0.7679
	2019	111,011,105	34,448,158	40,386,923	36%	59,769	82,191,373	25,396,882	29,783,723	36%	4.1%	0.7375
	2020	109,302,169	39,135,651	45,581,204	42%	58,675	77,750,634	27,711,459	32,284,894	42%	4.1%	0.7083
	2021	107,498,824	44,241,061	51,187,961	48%	57,548	73,468,696	30,088,635	34,823,604	47%	4.1%	0.6803
	2022	105,566,161	49,781,823	57,272,696	54%	56,370	69,319,419	32,520,201	37,424,690	54%	4.1%	0.6534
Projected	2023	103,481,785	55,798,124	63,887,594	62%	55,132	65,288,078	35,012,381	40,100,448	61%	4.1%	0.6277
Future	2024	101,236,667	62,326,277	71,031,709	70%	53,829	61,370,010	37,567,162	42,827,883	70%	4.1%	0.6029
Experience	2025	98,819,330	69,378,017	78,662,486	80%	52,454	57,559,530	40,171,057	45,562,810	79%	4.1%	0.5792
	2026	96,225,574	76,938,346	86,734,343	90%	51,008	53,855,688	42,796,934	48,265,340	90%	4.1%	0.5565
	2027	93,458,033	84,975,829	95,188,100	102%	49,493	50,261,187	45,412,023	50,892,810	101%	4.1%	0.5347
	2028	90,519,410	93,447,813	103,976,394	115%	47,908	46,778,137	47,981,653	53,414,094	114%	4.1%	0.5137
	2029	87,413,412	102,300,100	113,015,316	129%	46,256	43,408,543	50,470,208	55,786,423	129%	4.1%	0.4936
	2030	84,147,543	111,463,733	122,220,221	145%	44,540	40,155,553	52,840,384	57,972,326	144%	4.1%	0.4743
	2031	80,732,695	120,852,742	131,464,242	163%	42,765	37,022,988	55,052,816	59,922,059	162%	4.1%	0.4558
	2032	77,183,304	130,346,112	140,555,914	182%	40,939	34,015,248	57,059,410	61,566,759	181%	4.1%	0.4380
	2033	73,517,778	139,822,832	149,471,534	203%	39,069	31,137,267	58,820,579	62,920,851	202%	4.1%	0.4210
	2034	69,758,013	149,179,558	158,078,495	227%	37,165	28,394,098	60,311,397	63,953,600	225%	4.1%	0.4046
	2035	65,929,187	158,281,720	166,144,128	252%	35,238	25,790,777	61,500,149	64,602,470	250%	4.1%	0.3888
	2036	62,059,864	166,950,723	173,440,637	279%	33,300	23,332,282	62,345,384	64,818,884	278%	4.1%	0.3737
	2037	58,180,818	175,016,327	179,937,951	309%	31,364	21,022,947	62,817,051	64,634,882	307%	4.1%	0.3592
	2038	54,321,374	182,355,980	185,578,571	342%	29,441	18,865,151	62,908,812	64,072,612	340%	4.1%	0.3453
	2039	50,509,507	188,867,021	190,251,641	377%	27,543	16,859,611	62,625,286	63,137,667	374%	4.1%	0.3319
	2040	46,771,958	194,441,669	193,815,025	414%	25,680	15,005,648	61,972,358	61,828,251	412%	4.1%	0.3190
	2041	43,131,776	198,965,022	196,170,507	455%	23,861	13,300,618	60,956,189	60,158,814	452%	4.1%	0.3067
	2042	39,608,286	202,357,654	197,386,265	498%	22,094	11,740,223	59,595,474	58,193,021	496%	4.1%	0.2948
	2043	36,218,448	204,602,629	197,525,075	545%	20,386	10,319,209	57,926,316	55,985,291	543%	4.1%	0.2834
	2044	32,977,167	205,713,548	196,616,319	596%	18,744	9,031,634	55,990,550	53,578,314	593%	4.1%	0.2725
	2045	29,897,078	205,687,170	194,543,546	651%	17,172	7,870,962	53,822,911	50,974,131	648%	4.1%	0.2620
	2046	26,988,400	204,491,846	191,269,305	709%	15,677	6,830,164	51,448,215	48,191,158	706%	4.1%	0.2520
	2047	24,258,734	202,122,274	186,907,559	770%	14,261	5,901,809	48,894,690	45,281,493	767%	4.1%	0.2423
	2048	21,712,920	198,618,305	181,542,134	836%	12,926	5,078,145	46,198,323	42,289,641	833%	4.1%	0.2329
	2049	19,353,173	194,062,326	175,369,164	906%	11,675	4,351,256	43,402,114	39,281,603	903%	4.1%	0.2240
	2050	17,179,300	188,542,748	168,352,632	980%	10,509	3,713,197	40,546,287	36,263,276	977%	4.1%	0.2154
	2051	15,188,904	182,116,165	160,534,770	1057%	9,426	3,156,111	37,659,270	33,252,586	1054%	4.1%	0.2071
	2052	13,377,549	174,878,469	152,205,889	1138%	8,427	2,672,317	34,773,157	30,315,921	1134%	4.1%	0.1992
	2053	11,739,008	167,007,180	143,680,469	1224%	7,510	2,254,394	31,931,627	27,517,097	1221%	4.1%	0.1915
	2054	10,265,459	158,711,754	135,136,019	1316%	6,672	1,895,242	29,178,752	24,885,836	1313%	4.1%	0.1842
	2055	8,947,721	150,156,764	126,537,886	1414%	5,909	1,588,134	26,544,512	22,408,090	1411%	4.1%	0.1771
	2056	7,775,691	141,451,861	117,973,964	1517%	5,219	1,326,791	24,044,602	20,090,489	1514%	4.1%	0.1703
	2057	6,738,622	132,714,227	109,649,991	1627%	4,597	1,105,413	21,692,669	17,956,803	1624%	4.1%	0.1638
	2058	5,825,325	124,082,172	101,697,425	1746%	4,039	918,682	19,502,813	16,015,788	1743%	4.1%	0.1575
	2059	5,024,511	115,675,681	94,169,834	1874%	3,539	761,787	17,483,661	14,262,709	1872%	4.1%	0.1515
	2060	4,325,084	107,564,429	86,951,822	2010%	3,094	630,424	15,634,499	12,667,275	2009%	4.1%	0.1457
	2061	3,716,339	99,756,988	79,974,143	2152%	2,698	520,785	13,944,910	11,207,387	2152%	4.0%	0.1401
	2062	3,188,119	92,242,461	73,264,534	2298%	2,347	429,527	12,401,998	9,876,653	2299%	4.0%	0.1348
	2063	2,730,893	85,026,469	66,902,438	2450%	2,036	353,739	10,995,810	8,675,896	2453%	4.0%	0.1297
	2064	2,335,892	78,124,899	60,894,167	2607%	1,762	290,914	9,718,394	7,596,822	2611%	4.0%	0.1248
	2065	1,995,180	71,533,216	55,112,248	2762%	1,520	238,914	8,559,914	6,615,181	2769%	4.0%	0.1200
	2066	1,701,623	65,226,165	49,549,373	2912%	1,308	195,923	7,508,837	5,722,911	2921%	4.0%	0.1155
	2067	1,448,898	59,183,772	44,227,201	3052%	1,122	160,413	6,555,022	4,915,337	3064%	4.0%	0.1111
	2068	1,231,455	53,410,172	39,254,125	3188%	958	131,104	5,691,637	4,197,847	3202%	4.0%	0.1069
	2069	1,044,459	47,934,159	34,656,860	3318%	816	106,932	4,914,870	3,566,179	3335%	4.0%	0.1029
	2070	883,730	42,776,400	30,376,185	3437%	691	87,010	4,220,186	3,007,643	3457%	4.0%	0.0990
	2071	745,659	37,941,962	26,410,729	3542%	583	70,607	3,601,753	2,516,303	3564%	4.0%	0.0953
	2072	627,145	33,429,422	22,757,583	3629%	490	57,115	3,053,475	2,086,369	3653%	4.0%	0.0917
	2073	525,534	29,242,061	19,461,056	3703%	409	46,035	2,570,102	1,716,911	3730%	4.0%	0.0882
	2074	438,544	25,394,666	16,532,792	3770%	339	36,950	2,147,688	1,403,622	3799%	4.0%	0.0849
	2075	364,212	21,895,128	13,930,831	3825%	280	29,519	1,781,847	1,138,200	3856%	4.0%	0.0817
	2076	300,860	18,736,329	11,627,668	3865%	229	23,457	1,467,249	914,193	3897%	4.0%	0.0786
	2077	247,040	15,903,475	9,600,347	3886%	186	18,529	1,198,373	726,212	3919%	4.0%	0.0756
	2078	201,492	13,379,781	7,834,835	3888%	150	14,539	970,055	570,117	3921%	4.0%	0.0728
	2079	163,123	11,149,588	6,314,742	3871%	120	11,324	777,692	441,945	3903%	4.0%	0.0700
	2080	130,980	9,197,368	5,021,544	3834%	95	8,748	617,108	337,964	3863%	4.0%	0.0673
	2081	104,226	7,506,928	3,939,382	3780%	74	6,697	484,460	254,948	3807%	4.0%	0.0647
	Past	498,661,169	12,008,971	35,397,659	7%	340,748	558,054,862	12,982,739	38,595,470	7%		
	Future	3,065,613,403	6,951,162,189	6,557,765,748	214%	1,673,231	1,799,133,941	2,074,501,040	2,090,272,100	116%		
	Lifetime	3,564,274,572	6,963,171,160	6,593,163,407	185%	2,013,979	2,357,188,803	2,087,483,779	2,128,867,569	90%		

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On or After October 1, 2003, With Increas
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2003	330,510	0	0	0%	1,826	480,478	0	0	0%	4.5%	1.4537
	2004	7,836,436	8,020	207,720	3%	9,699	10,901,614	11,157	288,969	3%	4.5%	1.3911
	2005	20,178,373	76,523	422,377	2%	18,835	26,862,228	101,871	562,285	2%	4.5%	1.3312
Historical	2006	35,479,988	193,232	2,040,126	6%	29,218	44,910,428	246,161	2,598,766	6%	4.5%	1.2738
Experience	2007	53,554,790	783,030	2,041,508	4%	39,875	64,558,790	953,863	2,483,801	4%	4.5%	1.2167
	2008	71,671,740	1,128,013	3,399,379	5%	48,621	82,698,006	1,312,825	3,940,547	5%	4.3%	1.1592
	2009	86,432,531	2,148,401	5,487,364	6%	55,555	95,654,908	2,389,255	6,086,278	6%	4.2%	1.1091
	2010	101,939,698	3,061,463	8,930,954	9%	63,864	108,294,934	3,259,980	9,500,530	9%	4.2%	1.0638
	2011	121,237,104	4,610,288	12,868,230	11%	73,255	123,693,477	4,707,627	13,134,294	11%	4.2%	1.0207
	2012	127,949,190	10,819,793	13,815,154	11%	70,054	125,412,193	10,598,661	13,534,953	11%	4.2%	0.9797
	2013	123,716,643	14,664,288	16,812,283	14%	67,681	116,499,623	13,787,791	15,812,042	14%	4.2%	0.9405
	2014	131,150,853	17,453,060	19,925,200	15%	65,843	118,649,537	15,754,384	17,991,885	15%	4.2%	0.9030
	2015	140,165,025	19,943,027	23,279,268	17%	64,353	121,822,128	17,285,226	20,183,957	17%	4.2%	0.8670
	2016	137,800,870	22,784,727	26,991,349	20%	63,081	115,061,647	18,963,634	22,473,038	20%	4.2%	0.8326
	2017	135,768,068	26,150,578	31,009,953	23%	61,937	108,911,361	20,902,329	24,794,452	23%	4.2%	0.7996
	2018	133,889,347	29,988,428	35,369,261	26%	60,849	103,186,866	23,020,240	27,158,769	26%	4.1%	0.7679
	2019	132,026,984	34,226,973	40,111,187	30%	59,769	97,757,586	25,233,627	29,580,203	30%	4.1%	0.7375
	2020	130,103,384	38,874,314	45,261,054	35%	58,675	92,553,495	27,526,200	32,057,939	35%	4.1%	0.7083
	2021	128,080,154	43,935,569	50,817,604	40%	57,548	87,540,700	29,880,638	34,571,440	39%	4.1%	0.6803
	2022	125,913,906	49,426,860	56,845,293	45%	56,370	82,686,244	32,288,075	37,145,195	45%	4.1%	0.6534
Projected	2023	123,575,825	55,387,255	63,394,745	51%	55,132	77,970,802	34,754,317	39,790,902	51%	4.1%	0.6277
Future	2024	121,053,363	61,851,772	70,463,827	58%	53,829	73,387,503	37,280,910	42,485,320	58%	4.1%	0.6029
Experience	2025	118,331,307	68,830,968	78,009,294	66%	52,454	68,928,607	39,854,087	45,184,369	66%	4.1%	0.5792
	2026	115,403,138	76,308,843	85,984,735	75%	51,008	64,592,187	42,446,602	47,848,194	74%	4.1%	0.5565
	2027	112,270,483	84,253,006	94,330,055	84%	49,493	60,380,815	45,025,640	50,434,159	84%	4.1%	0.5347
	2028	108,934,929	92,620,032	102,997,737	95%	47,908	56,296,418	47,556,623	52,911,598	94%	4.1%	0.5137
	2029	105,399,186	101,355,413	111,904,459	106%	46,256	52,340,884	50,004,272	55,238,522	106%	4.1%	0.4936
	2030	101,670,346	110,390,124	120,965,122	119%	44,540	48,517,515	52,331,724	57,377,665	118%	4.1%	0.4743
	2031	97,759,473	119,638,123	130,052,951	133%	42,765	44,830,504	54,500,008	59,279,722	132%	4.1%	0.4558
	2032	93,681,833	128,978,531	138,977,214	148%	40,939	41,284,821	56,461,481	60,876,487	147%	4.1%	0.4380
	2033	89,457,346	138,290,691	147,714,813	165%	39,069	37,886,136	58,177,040	62,182,893	164%	4.1%	0.4210
	2034	85,110,088	147,471,948	156,134,761	183%	37,165	34,640,351	59,622,316	63,169,063	182%	4.1%	0.4046
	2035	80,668,170	156,388,960	164,006,638	203%	35,238	31,553,465	60,766,289	63,773,454	202%	4.1%	0.3888
	2036	76,163,904	164,864,915	171,105,365	225%	33,300	28,631,527	61,568,313	63,948,507	223%	4.1%	0.3737
	2037	71,632,404	172,731,517	177,402,201	248%	31,364	25,879,923	61,999,087	63,726,621	246%	4.1%	0.3592
	2038	67,107,271	179,868,110	182,841,954	272%	29,441	23,301,809	62,052,889	63,130,556	271%	4.1%	0.3453
	2039	62,620,750	186,174,290	187,317,201	299%	27,543	20,898,457	61,734,961	62,166,766	297%	4.1%	0.3319
	2040	58,203,917	191,545,180	190,690,062	328%	25,680	18,669,566	61,051,902	60,834,421	326%	4.1%	0.3190
	2041	53,883,785	195,869,202	192,865,475	358%	23,861	16,612,577	60,010,583	59,148,415	356%	4.1%	0.3067
	2042	49,683,236	199,069,985	193,913,387	390%	22,094	14,723,014	58,630,188	57,172,341	388%	4.1%	0.2948
	2043	45,622,671	201,133,242	193,899,092	425%	20,386	12,995,307	56,947,090	54,960,737	423%	4.1%	0.2834
	2044	41,720,380	202,075,323	192,855,242	462%	18,744	11,423,100	55,003,333	52,556,493	460%	4.1%	0.2725
	2045	37,992,311	201,896,429	190,670,994	502%	17,172	9,999,353	52,833,948	49,962,357	500%	4.1%	0.2620
	2046	34,451,904	200,569,121	187,313,580	544%	15,677	8,716,454	50,464,153	47,197,195	541%	4.1%	0.2520
	2047	31,109,803	198,092,078	182,898,948	588%	14,261	7,566,299	47,922,457	44,312,814	586%	4.1%	0.2423
	2048	27,973,672	194,508,362	177,513,001	635%	12,926	6,540,389	45,244,857	41,353,286	632%	4.1%	0.2329
	2049	25,048,308	189,902,622	171,351,137	684%	11,675	5,629,987	42,474,071	38,383,526	682%	4.1%	0.2240
	2050	22,335,839	184,365,217	164,381,256	736%	10,509	4,826,276	39,649,930	35,409,481	734%	4.1%	0.2154
	2051	19,835,893	177,954,694	156,645,332	790%	9,426	4,120,475	36,800,491	32,448,305	787%	4.1%	0.2071
	2052	17,545,704	170,766,891	148,427,292	846%	8,427	3,503,932	33,957,100	29,564,425	844%	4.1%	0.1992
	2053	15,460,309	162,976,460	140,033,994	906%	7,510	2,968,215	31,162,207	26,819,634	904%	4.1%	0.1915
	2054	13,572,680	154,788,466	131,637,944	970%	6,672	2,505,171	28,458,489	24,242,354	968%	4.1%	0.1842
	2055	11,873,909	146,363,588	123,204,649	1038%	5,909	2,106,987	25,874,779	21,818,357	1036%	4.1%	0.1771
	2056	10,353,704	137,808,359	114,818,244	1109%	5,219	1,766,288	23,425,906	19,553,482	1107%	4.1%	0.1703
	2057	9,000,673	129,235,993	106,677,096	1185%	4,597	1,476,184	21,124,630	17,470,239	1183%	4.1%	0.1638
	2058	7,802,549	120,779,767	98,907,391	1268%	4,039	1,230,279	18,984,119	15,576,604	1266%	4.1%	0.1575
	2059	6,746,592	112,554,918	91,559,675	1357%	3,539	1,022,720	17,012,242	13,867,518	1356%	4.1%	0.1515
	2060	5,819,974	104,627,718	84,520,438	1452%	3,094	848,208	15,207,832	12,313,151	1452%	4.1%	0.1457
	2061	5,010,059	97,005,076	77,721,150	1551%	2,698	702,002	13,560,344	10,891,706	1552%	4.0%	0.1401
	2062	4,304,624	89,675,020	71,187,526	1654%	2,347	579,899	12,056,879	9,596,678	1655%	4.0%	0.1348
	2063	3,691,988	82,641,685	64,995,623	1760%	2,036	478,198	10,687,444	8,428,627	1763%	4.0%	0.1297
	2064	3,161,234	75,919,294	59,150,689	1871%	1,762	393,681	9,444,042	7,379,312	1874%	4.0%	0.1248
	2065	2,702,347	69,502,397	53,528,282	1981%	1,520	323,580	8,316,900	6,425,047	1986%	4.0%	0.1200
	2066	2,306,208	63,365,597	48,120,727	2087%	1,308	265,526	7,294,640	5,557,892	2093%	4.0%	0.1155
	2067	1,964,645	57,488,755	42,948,544	2186%	1,122	217,508	6,367,274	4,773,217	2195%	4.0%	0.1111
	2068	1,670,413	51,875,262	38,116,566	2282%	958	177,834	5,528,055	4,076,185	2292%	4.0%	0.1069
	2069	1,417,149	46,552,560	33,650,437	2375%	816	145,086	4,773,194	3,462,609	2387%	4.0%	0.1029
	2070	1,199,312	41,540,311	29,492,460	2459%	691	118,081	4,098,223	2,920,134	2473%	4.0%	0.0990
	2071	1,012,089	36,843,127	25,641,149	2533%	583	95,835	3,497,430	2,442,973	2549%	4.0%	0.0953
	2072	851,326	32,459,382	22,093,509	2595%	490	77,532	2,964,859	2,025,482	2612%	4.0%	0.0917
	2073	713,456	28,392,061	18,892,429	2648%	409	62,496	2,495,386	1,666,741	2667%	4.0%	0.0882
	2074	595,399	24,655,355	16,049,136	2696%	339	50,166	2,085,155	1,362,556	2716%	4.0%	0.0849
	2075	494,508	21,256,798	13,522,830	2735%	280	40,079	1,729,893	1,104,862	2757%	4.0%	0.0817
	2076	408,509	18,189,386	11,286,771	2763%	229	31,850	1,424,413	887,389	2786%	4.0%	0.0786
	2077	335,442	15,438,682	9,318,621	2778%	186	25,159	1,163,345	704,899	2802%	4.0%	0.0756
	2078	273,603	12,988,326	7,604,715	2779%	150	19,742	941,671	553,371	2803%	4.0%	0.0728
	2079	221,507	10,823,063	6,129,116	2767%	120	15,377	754,914	428,953	2790%	4.0%	0.0700
	2080	177,861	8,927,772	4,873,823	2740%	95	11,879	599,017	328,021	2761%	4.0%	0.0673
	2081	141,534	7,286,703	3,823,417	2701%	74	9,095	470,246	247,443	2721%	4.0%	0.0647
	Past	498,661,169	12,008,971	35,397,659	7%	340,748	558,054,862	12,982,739	38,595,470	7%		
	Future	3,656,095,265	6,823,382,341	6,436,772,426	176%	1,673,231	2,104,494,486	2,043,870,997	2,059,057,901	98%		
	Lifetime	4,154,756,434	6,835,391,312	6,472,170,086	156%	2,013,979	2,662,549,349	2,056,853,736	2,097,653,370	79%		

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 31, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your recent questions our LTC filing.

This is to confirm our phone conversation of March19, 2014. Attached is a NAIC's Executive/Plenary bulletin adopted on December 18, 2013.We have now added this to our review process and ask that the company advise if this filing is or is not consistent with the recommendations. Please provide details that support your response.

We are consistent with the contents of the bulletin in the following ways:

Actuarial Assumptions for Establishing Rate increase Requests:

1. The present and accumulated values have been calculated at the maximum valuation interest rates for each of the calendar years. The revised projections are attached as part of this response.

2. The accumulated values use actual experience of the product in as close a manner to that used in the original development of the rates as possible.

3. The present values use reasonable estimates of future premium payments and claims payments that are based on best estimates

Approval of Rate Increases:

The Virginia Bureau of Insurance has requested we phase in our rate increase over three years.

Requirement of Administer Contingent Benefit Upon Lapse:

New York Life is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post-rate stability policies, or pre-rate stability policies.

Policyholder Notification of Premium Increase

We have supplied the Virginia Bureau of Insurance a copy of our policyholder notification letter.

Application of New Loss Ratio Standards:

This section does not apply to post-rate-stability policies.

The State Corporation Commission has an outstanding order to the BOI to obtain comments from the general public regarding long term care rates and proposed amendments. The BOI takes this very seriously, and based on both written and verbal comments received from our consumers, we have asked our insurers to now complete the Rate Rule Summary which the company did. We realize this is a new exercise for you; however, this one way to provide our consumers a better explanation as to why a rate increase was requested and what were the contributing causes.

In light of this, please expand the narrative in the Rate Summary so that any person reviewing this filing would clearly understand the reason for the rate increase and its driving factors. Remember, the audience may not be someone familiar with insurance terms and explanations may be needed.

We have revised the narrative in the Rate Summary to better explain the reason for the rate increase and the driving factors.

Thank you for your patience. I hope this allow you to approve our rate filing.

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

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: April 22, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your recent questions our LTC filing.

According to the March 31, 2014 response from Sheryl Babcock, the company indicates it is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post -rate stability policies or pre-rate stability policies. For clarification, please confirm the standard regulation to which she is referring is NAIC's Executive/Plenary bulletin adopted on December 18, 2013.

That is true. Note however that we use the standard NAIC Model Regulation schedule that shows the cumulative percent increase over initial premium that triggers a substantial premium increase.

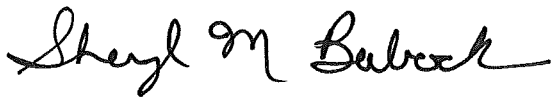
The bulletin requires clear disclosure addressing the guaranteed renewable nature of the policy and that the insured should understand that premiums may increase again in the future. The letter addresses the second half of this requirement but does not provide any disclosure regarding guaranteed renewability. The letter should be amended accordingly.

The letter has been updated to include clear disclosure with regard to the guaranteed renewable nature of the policy.

Since this rate increase may be approved in a series of schedule rate increase and the sum of all scheduled rate increase would ultimately trigger the offering of the contingent benefit upon lapse, please confirm the company will include the contingent benefit upon lapse at the time of each scheduled increase.

The schedule to trigger the contingent benefit upon lapse grades from 200% at issue ages under 29, to 40% for issue age 70. Because we are excluding all policyholders who have attained age 75, and all of our policies are at least in their fifth duration, we will not trigger the contingent benefit upon lapse with this series of rate increases. We also will not have any policy who has reached their twentieth duration.

Thus, the company will not need to include the contingent benefit upon at the time of each schedule increase.



Sheryl M. Babcock, FSA, MAAA
April 22, 2014

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: January 20, 2015

Re: New York Life – Response to Objections of our Long-Term Care filing

The purpose of this letter is to respond to your objections on our recent LTC filing.

We are near the completion of our review of this rate filing; however, there still remains a concern with the company's use of the maximum valuation interest rate in the projections that support the proposed rate increase. At the time of pricing the company assumed a pricing interest rate of 6.25% rather than the lower maximum valuation interest rate. The result was lower initial premiums. We question the company's use of a significantly lower pricing assumption now that it is requesting a rate increase since it results in higher premiums than if the pricing interest rate was used. Please reply.

I understand your concerns. However, I believe the correct comparison when looking at projected loss ratios is to compare the actual projected loss ratios with the expected projected loss ratios at the time of original product filing. At the time the product was originally filed, the projected loss ratios were discounted using a 4.5% interest rate. To make a comparison of projected loss ratios at the pricing interest rate of 6.25% is not making a true "apples to apples" comparison.

As shown in Exhibit IV filed with the rate increase Actuarial Memorandum, using the 6.25% pricing interest rate for the projection of original pricing loss ratios equates to a lifetime loss ratio of 48.6%. The actual projected loss ratio with the rate increase at 6.25% is 57.9%, or 119% of original pricing. Similarly, if you calculate the projected pricing loss ratio at a 4.5% rate, the original lifetime loss ratio is 61.7%. The actual projected loss ratio with the rate increase is 74.49%, or 120% of original pricing. (See charts below.)

Nationwide Experience with no increase at 6.25%

	Actual	Expected	A/E
Past	7.8%	10.4%	74.8%
Future	90.1%	67.0%	134.4%
Lifetime	65.2%	48.6%	134.2%

Nationwide Experience with increase at 6.25%

	Actual	Expected	A/E
Past	7.8%	10.4%	74.8%
Future	76.7%	67.0%	114.5%
Lifetime	57.9%	48.6%	119.3%

Nationwide Experience with no increase at 4.5%

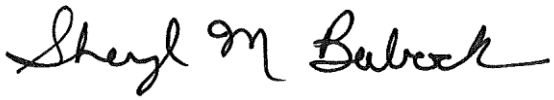
	Actual	Expected	A/E
Past	7.8%	10.4%	75.2%
Future	111.5%	81.9%	136.1%
Lifetime	84.8%	61.7%	137.5%

Nationwide Experience with increase at 4.5%

	Actual	Expected	A/E
Past	7.8%	10.4%	75.2%
Future	94.2%	81.9%	115.0%
Lifetime	74.4%	61.7%	120.6%

In reviewing your concerns, I also looked at Exhibit X in the rate increase Actuarial Memorandum. For Virginia specific experience, to get to a anticipated projected loss ratio of 60% (using the pricing interest rate of 6.25%), we would need to decrease our rate increase request by approximately 5%

I would accept a lower rate increase than originally requested, to alleviate your concerns that our requested rate increase is too high, based on the 4% interest rate used in the projections.



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Sheryl M. Babcock, FSA, MAAA
January 20, 2015

LONG-TERM CARE INSURANCE
NONFORFEITURE BENEFIT RIDER

Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 10/10/03
BY EBrandon
APPROVED

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care, 7501 N. Capital of Texas Hwy., Suite C-100, Austin, Texas 78731-1774

Nonforfeiture Benefit Rider – Insured Information

Insured:	[John Q. Doe]		
Issue Age:	[55]	**Rider Premium:**	[$23.00]
Policy Number:	[1234567]	**Rider Premium Mode:**	[Annual]
Policy Effective Date:	[December 1, 2001]	**Rider Effective Date:**	[December 1, 2001]

This Rider attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Rider carefully**. If this Rider is being issued with the Policy, it is attached to the Policy. If this Rider is being added after the Policy Effective Date, then this Rider should be attached to the Policy. This Rider is issued per Your written request, a copy of which is attached, and payment of the initial premium in full. Future premiums for the Policy include the premium for this Rider, and are payable under the terms of the Policy.

Description: The Nonforfeiture Benefit is a shortened benefit period providing paid-up long-term care insurance coverage if Your Policy lapses after it and this Rider have been in effect for three (3) years. If Your Policy is converted to paid-up status by operation of this Rider, benefits will be payable under Your Policy any time You qualify for benefits during the remainder of Your life under all of the terms and conditions of Your Policy. Benefits will be based on all of the daily and other benefit limits in effect at the time of lapse but not increased thereafter, but the benefits payable under this Rider will not exceed the Nonforfeiture Benefit Amount described below. Should there be changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form, We will not adjust the nonforfeiture benefit subsequent to being initially granted.

Nonforfeiture Benefit Amount: The *Nonforfeiture Benefit Amount* equals the greater of:

- 100 percent of the sum of all premiums paid while Your Policy and this Rider were in force, including the premiums paid prior to any changes in benefits, or
- Thirty (30) times the *Nursing Home Maximum Daily Benefit* at the time of lapse.

But, the Nonforfeiture Benefit Amount will not exceed the remaining Policy Lifetime Maximum Benefit at the time Your Policy lapses and the provisions of this Rider become effective.

Nonforfeiture Benefit Commencement: If Your Policy or this Rider should lapse or terminate when they have been in effect for less than 3 years, no Nonforfeiture Benefits will be payable.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

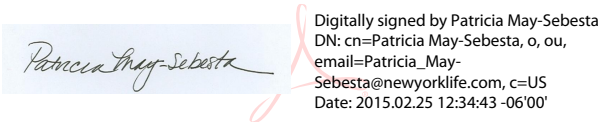
President

Secretary

Countersignature (Where required by law.)

COMPLIANCE STATEMENT
Virginia Bureau of Insurance

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.



Patricia May-Sebesta
Corporate Vice President

February 25, 2015
Date

Statement of Variability
Form ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)

Variable Field	Variables
Company Address(both forms) [6200 Bridgepoint Parkway, Suite 400,] [Austin, Texas] [78730-5006]	To allow changes in case of a change in our physical address
Officer's Signatures (both forms) [ ]]	In case either applicable officer changes
Insured: [ ] Policy Effective Date [ ] **Issue Age:** [ ] Rider Effective Date [ ] **Policy Number:** [ ] OR Endorsement Effective Date [ ]	To allow Rider/Endorsement to be customized to the policyholder
Optional Riders [❑ The following optional Rider(s) has been deleted from Your coverage: [_____] [_____] [_____] [_____] [_____]]]	Individual may choose to remove the following optional coverage that reduce policy premium. Couple Additional Benefit Rider; Shared Care Rider; Optional Nonforfeiture Benefit Rider; Return of Premium Upon Death Benefit Rider; The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Inflation Protection Riders [❑ Your Inflation Protection has been decreased to: [_____]]	Individual may choose to change the inflation protection to reduce policy premium. 3%, or 4% Compound Increase for Life Rider; 3%, 4%, 5% or 6% Simple Increase for Life Rider; CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Rider; CPI-U, CPI-U+1% or CPI-U+2% Automatic Benefit Increase for Life

Variable Field	Variables
	Rider; Automatically Elect to Accept CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Endorsement The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Nursing Home Maximum Daily Benefit [❑ Your Nursing Home Maximum Daily Benefit has been decreased to: [_____]]	Individual may choose to reduce the Nursing Home Maximum Daily Benefit in order to reduce policy premium in $10 increments between $50 to $390. The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Home and Community Based Care Maximum Daily Benefit [❑ Your Home and Community Based Care Maximum Daily Benefit has been decreased to:[_____]]	Individual may choose to reduce the Home and Community Based Care Maximum Daily Benefit to 90%, 80%, 70%, 60%, or 50% of the Nursing Home Maximum Daily Benefit or to completely eliminate the Home and Community Based Care Benefit. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Benefit Period [❑ Your Benefit Period has been decreased to:[_____]]	Individual may choose to reduce the benefit period to 2,3,4, 5, 7 or 10 years. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period [❑ Your Waiting Period has been increased to:[_____]]	Individual may choose to increase the waiting period to 90, 180 or 365 days The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]	Individual may let Policy lapse due to nonpayment of premium, in which case the Contingent Nonforfeiture Benefit or the Optional Nonforfeiture Rider may be applicable. The amount available in either of these cases will be inserted within the paragraph as indicated. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.

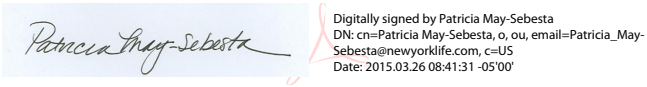
Virginia Readability Certification

Name and Address of Insurer: New York Life Insurance Company
6200 Bridgepoint Parkway, Suite 400
Austin, Texas 78730

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

Form Number	Words	Sentences	Flesch Score
ALTC-5019 (VA) (0115)	726	22	50*
ALTC-5070 (VA) (0115)	277	13	50*

*To achieve the Flesch Score of 50, the forms were combined with the policy.



Signature of Company Officer

Patricia May-Sebesta, Corporate Vice President
Typed Name and Title

March 26, 2015
Date

Policy Series 5.0
ILTC-5000 (VA) 1001) & INH-5000 (VA) (1001)
Inflation Protection Riders in VA

Form Number of Inflation Protection Rider	Inflation Protection	Explanatory Comments
ALTC-5002 (1001)	5% Compounded Annually Increases for Life	N/A
ALTC-5003 (1001)	1-6% Simple Increases Annually for Life	Insured's Rider will show the exact inflation protection selected.
ALTC-5032 (1001) & ALTC-5032 (VA) (0408)	CPI-U Benefit Increase Offer Rider	N/A
ALTC-5033 (1001) & ALTC-5033 (VA) (0408)	CPI-U+1% Benefit Increase Offer Rider	N/A
ALTC-5034 (1001) & ALTC-5034 (VA) (0408)	CPI-U+2% Benefit Increase Offer Rider	N/A
ALTC-5036 (0306)	3-4 % Compounded Annually Increases for Life	Insured's Rider will show the exact inflation protection selected.
ALTC-5037 (1001) & ALTC-5037 (VA) (0408)	Automatic Compound Annual CPI-U, CPI-U+1%, CPI-U+2% Benefit Increase Rider	Insured's Rider will show the exact inflation protection selected.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/23/2015	Withdrawn 03/26/2015	Rate	Rate Tables	03/24/2015	VA 5.0 Round 1 20150323.pdf VA 5.0 Round 2 20150323.pdf VA 5.0 round 3 20150323.pdf
03/20/2015	Withdrawn 03/26/2015	Rate	Rate Tables	03/23/2015	VA 5.0 Round 1 20150320.pdf (Superceded) VA 5.0 Round 2 20150320.pdf (Superceded) VA 5.0 round 3 20150320.pdf (Superceded)
03/19/2015	Withdrawn 03/26/2015	Rate	Rate Tables	03/20/2015	VA 5.0 Round 1 20150319.pdf (Superceded) VA 5.0 Round 2 20150319.pdf (Superceded) VA 5.0 round 3 20150319.pdf (Superceded)
03/16/2015	Withdrawn 03/26/2015	Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	03/26/2015	COMPLIANCE STATEMENT.pdf Virginia Readability Certification.pdf (Superceded) Statement of Variability.pdf
03/13/2015	Withdrawn 03/26/2015	Rate	Rate Tables	03/19/2015	VA 5.0 Round 1 20150312.pdf (Superceded) VA 5.0 Round 2 20150312.pdf (Superceded) VA 5.0 round 3 20150312.pdf (Superceded)
03/12/2015	Withdrawn 03/26/2015	Form	Endorsement	03/26/2015	ALTC-5070 (VA) (0115).pdf (Superceded)
03/09/2015	Withdrawn 03/26/2015	Form	Endorsement	03/12/2015	ALTC-5070 (VA) (0115).pdf (Superceded)
03/09/2015	Withdrawn 03/26/2015	Supporting Document	Compliance Certification, Statement of Variabililty & Readability Cert. for ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)	03/16/2015	Statement of Variability.pdf (Superceded) COMPLIANCE STATEMENT.pdf Virginia Readability Certification.pdf

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/02/2015	Withdrawn 03/26/2015	Supporting Document	L&H Actuarial Memorandum	03/24/2015	REVISED VA_AM_RS_5.0_20150301.pdf (Superceded)
03/02/2015	Withdrawn 03/16/2015	Rate	Rate Tables	03/13/2015	VA 5.0 Round 1 20150227 sb.pdf (Superceded) VA 5.0 Round 2 20150227 sb.pdf (Superceded) VA 5.0 round 3 20150227 sb.pdf (Superceded)
01/12/2015	Withdrawn 03/26/2015	Supporting Document	L&H Actuarial Memorandum	03/02/2015	REVISED VA_AM_RS_5.0_20150112.pdf (Superceded)
01/02/2015	Withdrawn 02/27/2015	Supporting Document	VA Rate Summary - 1/2/15	01/12/2015	Expanded Narrative.pdf VA 5.0 Rate Summary_2015-01-02 Revised.pdf (Superceded)
04/03/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/02/2015	VA 5.0 round 1 20140403.pdf (Superceded) VA 5.0 round 2 20140403.pdf (Superceded) VA 5.0 round 3 20140403.pdf (Superceded)
04/01/2014	Withdrawn 02/27/2015	Supporting Document	L&H Actuarial Memorandum	01/12/2015	REVISED VA_AM_RS_5.0_20140401.pdf (Superceded)
03/31/2014	Withdrawn 02/27/2015	Supporting Document	VA Rate Summary - 3/4/14	01/02/2015	VA 5.0 Rate Summary_Revised.pdf (Superceded) Expanded Narrative.pdf
03/14/2014	Withdrawn 02/27/2015	Supporting Document	L&H Actuarial Memorandum	04/01/2014	REVISED VA_AM_RS_5.0_20140314.pdf (Superceded)
03/14/2014	Withdrawn 03/16/2015	Rate	Rate Tables	04/03/2014	VA 5.0 round 1 20140314.pdf (Superceded) VA 5.0 round 2 20140314.pdf (Superceded) VA 5.0 round 3 20140314.pdf (Superceded)

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/11/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/14/2014	VA 5.0 round 3 rev1 20140310.pdf (Superceded) VA 5.0 round 3 rev2 20140310.pdf (Superceded) VA 5.0 round 2 rev1 20140310.pdf (Superceded) VA 5.0 round 2 rev2 20140310.pdf (Superceded) VA 5.0 round 1 rev2 20140311.pdf (Superceded) VA 5.0 round 1 rev1 20140311.pdf (Superceded)
03/10/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/11/2014	VA 5.0 round 2 rev3 20140310.pdf (Superceded) VA 5.0 round 3 rev1 20140310.pdf VA 5.0 round 3 rev2 20140310.pdf VA 5.0 round 3 rev3 20140310.pdf (Superceded) VA 5.0 round 1 rev1 20140310.pdf (Superceded) VA 5.0 round 1 rev2 20140310.pdf (Superceded) VA 5.0 round 1 rev3 20140310.pdf (Superceded) VA 5.0 round 2 rev1 20140310.pdf VA 5.0 round 2 rev2 20140310.pdf
03/07/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/10/2014	VA 5.0 round 1 20140306.pdf (Superceded) VA 5.0 round 2 20140306.pdf (Superceded) VA 5.0 round 3 20140306.pdf (Superceded)
03/06/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/07/2014	VA 5.0 round 2 20140304.pdf (Superceded) VA 5.0 round 3 20140304.pdf (Superceded) VA 5.0 round 1 20140306.pdf (Superceded)
03/04/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/06/2014	VA 5.0 round 1 20140304.pdf (Superceded) VA 5.0 round 2 20140304.pdf VA 5.0 round 3 20140304.pdf

SERFF Tracking #: NWLT-128855863 **State Tracking #:** NWLT-128855863 **Company Tracking #:** 5.0

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/04/2014	Withdrawn 02/27/2015	Supporting Document	L&H Actuarial Memorandum	03/14/2014	REVISED VA_AM_RS_5.0_20140304.pdf (Superceded)
03/04/2014	Withdrawn 02/27/2015	Supporting Document	VA Rate Summary - 3/4/14	03/31/2014	VA Rate Summary Brief Narrative.pdf (Superceded) VA 5.0 Rate Summary_Revised.pdf
03/04/2014	Withdrawn 02/27/2015	Supporting Document	Revised Policyholder Letter and Statement of Variability - 3/4/14	04/23/2014	4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf (Superceded) Revised_Variable Text Explanation for Client Notification letter.pdf
01/27/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/04/2014	VA 5.0 round 1 rev1.pdf (Superceded) VA 5.0 round 2 rev1.pdf (Superceded) VA 5.0 round 3 rev1.pdf (Superceded)
01/23/2014	Withdrawn 03/16/2015	Rate	Rate Tables	01/27/2014	VA 5.0 round 1 rev1.pdf (Superceded) VA 5.0 round 2 rev1.pdf (Superceded) VA 5.0 round 3 rev1.pdf (Superceded)
01/23/2014	Withdrawn 02/27/2015	Supporting Document	L&H Actuarial Memorandum	03/04/2014	REVISED VA_AM_RS_5.0_20140121.pdf (Superceded)
01/23/2014	Withdrawn 02/27/2015	Supporting Document	VA Rate Summary - 1/21/14	03/04/2014	VA 5.0 Rate Summary.pdf (Superceded) VA Rate Summary Brief Narrative.pdf
01/23/2014	Withdrawn 02/27/2015	Supporting Document	Revised Policyholder Letter and Statement of Variability - 1/21/14	03/04/2014	4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf (Superceded) Variable Text Explanation for Client Notification letter.pdf (Superceded)
01/14/2014	Withdrawn 03/16/2015	Rate	Rate Tables	01/23/2014	VA 5.0 round 1 rev1.pdf VA 5.0 round 2 rev1.pdf VA 5.0 round 3 rev1.pdf
01/14/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/04/2014	Rates VA_5.0_20130311.pdf (Superceded)

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/28/2013	Withdrawn 02/27/2015	Supporting Document	L&H Actuarial Memorandum	01/23/2014	REVISED VA_AM_RS_5.0_20130828.pdf (Superceded)
08/28/2013	Withdrawn 01/15/2014	Supporting Document	VA 5.0 Attachment 1 - 8/28/13	10/31/2013	VA 5.0 Attachment 1_20130828.xlsx (Superceded)
03/11/2013	Withdrawn 03/16/2015	Rate	Rate Tables	01/14/2014	Rates VA_5.0_20130311.pdf
03/11/2013	Withdrawn 01/15/2014	Supporting Document	Sample Policyholder Notification Letter	08/08/2013	FINAL Official Inforce Notification Client Letter 030513 cb.pdf (Superceded)
02/12/2013	Withdrawn 03/16/2015	Rate	Rate Tables	01/14/2014	Rates VA_5.0_20130311.pdf (Superceded)
01/17/2013	Withdrawn 01/15/2014	Supporting Document	L&H Actuarial Memorandum	08/28/2013	VA_AM_RS_5.0_20130311.pdf (Superceded)

SERFF Tracking #:	*NWLT-128855863*	***State Tracking #:***	*NWLT-128855863*	***Company Tracking #:***	*5.0*

State:	*Virginia*	***Filing Company:***	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Attachment VA 5.0 Attachment 1_20130828.xlsx is not a PDF document and cannot be reproduced here.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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*attained age 75 before their first policy anniversary on or after the rate increase implementation date

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ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

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NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.40	9.75	10.85	12.29	13.44	15.78	17.01	18-34
35-39	9.94	11.63	12.95	14.59	15.91	18.71	20.15	35-39
40-44	12.66	14.94	16.69	18.66	20.33	23.93	25.73	40-44
45-49	17.41	20.71	23.16	25.76	28.00	33.01	35.44	45-49
50	23.07	27.50	30.74	34.07	36.94	43.63	46.75	50
51	25.69	30.65	34.29	37.96	41.13	48.61	52.06	51
52	28.33	33.85	37.88	41.88	45.36	53.63	57.42	52
53	30.43	36.46	40.84	45.07	48.83	57.71	61.80	53
54	32.52	39.06	43.78	48.25	52.27	61.77	66.16	54
55	34.63	41.72	46.80	51.48	55.78	65.92	70.60	55
56	36.81	44.47	49.92	54.83	59.39	70.20	75.18	56
57	39.10	47.36	53.20	58.36	63.20	74.71	79.99	57
58	41.39	50.25	56.46	61.87	66.99	79.20	84.79	58
59	43.92	53.42	60.05	65.75	71.14	84.15	90.05	59
60	46.77	56.99	64.06	69.48	75.79	88.93	95.94	60
61	49.99	61.03	67.88	72.21	80.15	92.43	101.07	61
62	53.69	65.65	70.44	74.94	83.18	95.92	104.93	62
63	58.15	71.20	79.44	84.51	93.81	108.17	118.43	63
64	63.19	77.47	87.15	94.07	102.46	120.41	129.69	64
65	68.84	84.49	95.06	103.60	111.58	132.43	141.24	65
66	75.13	92.32	103.88	113.09	121.71	144.53	154.06	66
67	82.09	100.99	113.65	122.78	132.91	157.16	168.23	67
68	89.25	109.86	123.67	134.17	144.28	171.44	182.63	68
69	97.27	119.82	134.93	146.07	157.03	186.63	198.78	69
70	106.31	131.06	147.64	159.53	171.45	203.82	217.03	70
71	116.53	143.78	162.03	174.80	187.83	223.32	237.76	71
72	128.08	158.19	178.34	192.16	206.43	245.47	261.31	72
73	142.16	175.79	198.25	213.57	229.47	272.84	290.48	73
74	157.64	195.16	220.17	236.92	254.83	302.98	322.57	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.01	5.20	6.05	6.69	8.05	8.81	10.19	18-34
35-39	5.16	6.66	7.73	8.50	10.09	11.16	12.78	35-39
40-44	7.19	9.23	10.66	11.69	13.69	15.29	17.33	40-44
45-49	10.55	13.49	15.53	16.96	19.59	22.10	24.80	45-49
50	12.28	15.67	18.00	19.64	22.55	25.54	28.54	50
51	13.28	16.93	19.44	21.19	24.27	27.54	30.72	51
52	14.36	18.29	20.98	22.86	26.12	29.70	33.06	52
53	15.56	19.80	22.69	24.69	28.12	32.04	35.59	53
54	16.85	21.41	24.50	26.65	30.23	34.54	38.26	54
55	18.21	23.10	26.43	28.71	32.44	37.18	41.06	55
56	19.64	24.88	28.44	30.87	34.75	39.94	43.98	56
57	21.14	26.76	30.55	33.13	37.15	42.82	47.03	57
58	22.51	28.46	32.47	35.17	39.32	45.42	49.77	58
59	23.99	30.31	34.54	37.38	41.63	48.23	52.70	59
60	25.62	32.33	36.82	39.81	44.19	51.31	55.94	60
61	27.46	34.61	39.38	42.19	46.83	54.00	59.05	61
62	29.53	37.20	41.11	43.73	48.54	55.97	61.23	62
63	32.03	40.31	45.78	49.00	54.24	62.72	68.66	63
64	34.84	43.78	49.68	53.54	58.65	68.76	74.25	64
65	37.95	47.66	54.03	58.19	63.57	74.68	80.47	65
66	41.38	51.93	58.83	63.33	69.00	81.20	87.34	66
67	45.14	56.62	64.10	68.96	74.98	88.37	94.90	67
68	48.20	60.43	68.37	73.50	79.76	94.15	100.97	68
69	51.89	65.00	73.50	78.99	85.58	101.14	108.32	69
70	56.46	70.69	79.90	85.84	92.85	109.86	117.54	70
71	62.19	77.85	87.97	94.47	102.08	120.88	129.21	71
72	69.35	86.81	98.08	105.32	113.67	134.70	143.89	72
73	80.18	100.39	113.42	121.79	131.47	155.78	166.41	73
74	92.48	115.84	130.89	140.56	151.71	179.79	192.04	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.50	24.92	28.28	31.12	35.35	40.36	44.74	18-34
35-39	25.60	31.24	35.46	38.96	44.07	50.47	55.79	35-39
40-44	32.73	40.12	45.58	49.96	56.29	64.66	71.25	40-44
45-49	43.17	53.12	60.35	66.06	74.10	85.38	93.80	45-49
50	50.83	62.58	71.06	77.72	86.87	100.35	109.95	50
51	54.85	67.55	76.71	83.87	93.65	108.27	118.54	51
52	58.87	72.55	82.39	90.06	100.46	116.23	127.16	52
53	62.35	76.92	87.38	95.48	106.43	123.19	134.72	53
54	65.77	81.23	92.30	100.83	112.31	130.06	142.17	54
55	69.15	85.52	97.20	106.13	118.14	136.88	149.54	55
56	72.53	89.80	102.08	111.43	123.93	143.68	156.87	56
57	75.92	94.11	107.00	116.73	129.73	150.49	164.22	57
58	78.89	97.88	111.29	121.36	134.75	156.41	170.57	58
59	82.03	101.88	115.84	126.25	140.03	162.64	176.73	59
60	85.49	106.27	120.81	129.45	143.69	165.69	179.47	60
61	89.40	111.21	123.92	131.83	146.33	168.75	182.22	61
62	93.89	116.88	126.16	134.22	148.97	171.79	184.96	62
63	99.71	124.22	137.14	145.89	161.94	186.73	202.00	63
64	106.25	132.43	148.10	157.55	174.89	201.67	219.04	64
65	113.47	141.52	159.07	169.23	187.84	216.61	236.08	65
66	121.38	151.48	170.04	180.89	200.79	231.55	253.13	66
67	129.98	162.29	181.01	192.57	213.75	246.49	270.17	67
68	138.34	172.78	196.38	211.83	234.22	271.15	296.48	68
69	147.57	184.39	209.59	227.47	249.67	292.27	316.04	69
70	157.89	197.38	224.39	243.39	266.97	312.67	337.95	70
71	169.52	212.04	241.07	261.36	286.51	335.69	362.66	71
72	182.66	228.62	259.98	281.73	308.61	361.78	390.65	72
73	199.20	249.55	283.85	303.63	336.81	388.65	419.52	73
74	217.26	272.43	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.67	15.09	17.57	19.39	23.49	25.61	29.73	18-34
35-39	15.05	19.40	22.54	24.80	29.69	32.65	37.59	35-39
40-44	19.81	25.49	29.52	32.41	38.34	42.52	48.54	40-44
45-49	26.66	34.20	39.50	43.25	50.55	56.55	64.00	45-49
50	29.50	37.79	43.60	47.68	55.43	62.23	70.16	50
51	31.30	40.08	46.21	50.52	58.61	65.90	74.18	51
52	33.17	42.45	48.91	53.44	61.85	69.68	78.30	52
53	35.08	44.87	51.67	56.42	65.11	73.50	82.42	53
54	37.06	47.35	54.49	59.46	68.40	77.39	86.59	54
55	39.05	49.87	57.35	62.54	71.72	81.33	90.79	55
56	41.09	52.43	60.25	65.66	75.05	85.31	95.00	56
57	43.14	55.01	63.17	68.81	78.38	89.31	99.22	57
58	44.90	57.18	65.63	71.43	81.15	92.66	102.72	58
59	46.72	59.47	68.21	74.19	84.02	96.14	104.69	59
60	48.71	61.95	71.00	77.18	86.55	99.81	106.26	60
61	50.93	64.73	73.67	78.37	86.99	100.31	107.83	61
62	53.45	67.88	74.03	78.75	87.42	100.80	109.40	62
63	56.65	71.90	79.98	85.09	94.45	108.91	118.50	63
64	60.23	76.38	85.93	91.42	101.48	117.01	127.60	64
65	64.16	81.34	91.88	97.75	108.50	125.12	136.70	65
66	68.46	86.74	97.84	104.08	115.54	133.23	145.80	66
67	73.12	92.60	103.79	110.41	122.55	141.33	154.90	67
68	76.81	97.21	110.86	119.95	132.67	154.44	167.94	68
69	81.18	102.69	117.06	126.61	139.81	162.94	176.97	69
70	86.56	109.46	124.72	134.86	148.69	173.49	188.21	70
71	93.25	117.93	134.35	145.23	159.91	186.76	202.41	71
72	101.63	128.53	146.40	158.24	174.03	203.42	220.29	72
73	114.52	144.87	165.04	177.86	196.20	227.67	245.77	73
74	129.10	163.37	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.54	29.98	34.09	37.40	42.65	48.55	53.99	18-34
35-39	30.81	37.77	42.97	47.09	53.46	61.06	67.67	35-39
40-44	39.42	48.51	55.21	60.40	68.27	78.23	86.43	40-44
45-49	51.76	63.93	72.75	79.49	89.47	102.83	113.25	45-49
50	60.08	74.27	84.51	92.27	103.51	119.26	131.02	50
51	64.57	79.84	90.85	99.18	111.16	128.16	140.71	51
52	69.05	85.45	97.23	106.12	118.83	137.09	150.41	52
53	72.99	90.40	102.90	112.28	125.64	145.02	159.03	53
54	76.85	95.29	108.48	118.35	132.33	152.83	167.50	54
55	80.66	100.12	114.00	124.34	138.92	160.54	175.85	55
56	84.44	104.91	119.47	130.29	145.44	168.17	184.10	56
57	88.20	109.69	124.94	136.20	151.91	175.76	192.29	57
58	91.39	113.76	129.57	141.19	157.33	182.15	199.16	58
59	94.74	118.03	134.43	146.43	162.99	188.85	206.32	59
60	98.40	122.69	139.73	152.02	169.17	196.02	214.14	60
61	102.54	127.94	145.55	158.00	175.93	203.68	222.62	61
62	107.29	133.96	151.88	164.82	183.34	212.41	228.31	62
63	113.57	141.89	161.43	175.13	194.58	225.60	246.24	63
64	120.60	150.75	171.65	186.42	206.52	240.08	261.43	64
65	128.35	160.53	182.78	198.67	219.61	255.75	278.00	65
66	136.81	171.20	194.92	211.82	233.91	272.60	296.08	66
67	145.95	182.72	208.04	225.87	249.36	290.66	315.64	67
68	154.71	193.76	220.61	239.62	264.20	308.25	334.43	68
69	164.34	205.91	234.48	254.61	280.56	327.48	355.13	69
70	175.09	219.50	249.96	271.35	298.82	348.96	378.25	70
71	187.19	234.78	267.42	290.21	319.39	373.15	404.30	71
72	200.85	252.09	287.19	311.58	342.67	400.56	433.77	72
73	218.22	274.14	312.38	338.91	372.59	435.65	471.65	73
74	237.14	298.19	339.87	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.23	18.39	21.41	23.63	28.63	31.21	36.24	18-34
35-39	18.34	23.65	27.47	30.24	36.23	39.81	45.85	35-39
40-44	24.03	30.91	35.81	39.31	46.56	51.60	58.94	40-44
45-49	32.03	41.10	47.49	52.01	60.88	68.03	77.06	45-49
50	35.24	45.17	52.14	57.03	66.39	74.47	84.03	50
51	37.31	47.80	55.14	60.29	70.05	78.69	88.67	51
52	39.43	50.49	58.22	63.64	73.77	83.01	93.38	52
53	41.59	53.23	61.33	67.00	77.45	87.31	98.03	53
54	43.79	56.00	64.48	70.40	81.12	91.68	102.69	54
55	46.01	58.79	67.66	73.82	84.82	96.05	107.36	55
56	48.25	61.60	70.86	77.26	88.49	100.44	112.00	56
57	50.48	64.42	74.03	80.70	92.13	104.80	116.61	57
58	52.36	66.76	76.68	83.52	95.09	108.40	120.37	58
59	54.30	69.19	79.43	86.46	98.16	112.12	124.25	59
60	56.40	71.82	82.40	89.63	101.48	116.14	128.45	60
61	58.75	74.77	85.71	93.13	105.14	120.50	133.04	61
62	61.42	78.11	89.26	96.86	108.47	125.08	135.49	62
63	64.86	82.43	94.38	102.42	115.02	132.34	145.49	63
64	68.69	87.24	99.84	108.35	121.29	139.96	153.53	64
65	72.90	92.56	105.85	114.82	128.21	148.22	162.29	65
66	77.49	98.34	112.41	121.87	135.78	157.22	171.88	66
67	82.45	104.59	119.50	129.51	143.99	166.98	182.26	67
68	86.34	109.48	125.02	135.44	150.31	174.53	190.27	68
69	90.94	115.26	131.58	142.48	157.88	183.54	199.86	69
70	96.58	122.39	139.66	151.21	167.30	194.70	211.77	70
71	103.61	131.29	149.81	162.15	179.19	208.72	226.82	71
72	112.40	142.43	162.50	175.87	194.15	226.32	245.75	72
73	125.97	159.70	182.25	197.25	217.77	253.84	275.66	73
74	141.30	179.22	204.58	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.66	174.09	201.02	220.37	57
58	103.89	129.64	147.85	161.02	179.92	207.89	227.75	58
59	107.45	134.18	153.03	166.60	185.96	215.03	235.39	59
60	111.31	139.12	158.65	172.65	192.52	222.79	243.69	60
61	115.68	144.67	164.97	179.45	199.88	231.49	253.01	61
62	120.69	151.05	172.24	187.29	208.38	241.53	263.76	62
63	127.43	159.56	181.93	197.78	219.77	254.96	278.19	63
64	134.95	169.07	192.77	209.51	232.54	270.00	294.36	64
65	143.23	179.54	204.71	222.44	246.62	286.59	312.19	65
66	152.23	190.92	217.68	236.51	261.96	304.62	331.59	66
67	161.91	203.15	231.64	251.64	278.47	324.04	352.49	67
68	171.07	214.73	244.85	265.98	294.18	342.46	372.38	68
69	181.11	227.44	259.37	281.74	311.44	362.69	394.22	69
70	192.29	241.61	275.55	299.31	330.66	385.24	418.56	70
71	204.85	257.54	293.77	319.07	352.29	410.61	445.93	71
72	219.05	275.57	314.40	341.44	376.73	439.33	476.88	72
73	237.23	298.73	340.91	370.25	408.37	476.35	516.94	73
74	257.02	323.95	369.79	401.60	442.70	516.59	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	129.02	56
57	57.81	73.84	84.91	92.59	105.87	120.30	134.01	57
58	59.82	76.33	87.73	95.61	109.03	124.15	138.02	58
59	61.88	78.91	90.65	98.73	112.29	128.09	142.14	59
60	64.10	81.70	93.79	102.09	115.80	132.35	146.58	60
61	66.57	84.81	97.29	105.86	119.72	137.13	151.54	61
62	69.39	88.34	101.30	110.14	124.23	142.56	157.25	62
63	73.07	92.97	106.54	115.77	130.22	149.75	164.85	63
64	77.15	98.11	112.38	122.05	136.95	157.77	173.35	64
65	81.64	103.79	118.81	128.98	144.37	166.61	182.74	65
66	86.52	109.94	125.80	136.51	152.48	176.23	193.01	66
67	91.78	116.58	133.35	144.65	161.24	186.63	204.11	67
68	95.88	121.74	139.19	150.92	167.95	194.63	212.60	68
69	100.70	127.83	146.10	158.35	175.96	204.14	222.74	69
70	106.62	135.31	154.60	167.55	185.91	215.92	235.33	70
71	113.97	144.66	165.27	179.07	198.47	230.68	251.22	71
72	123.16	156.34	178.61	193.52	214.27	249.23	271.22	72
73	137.42	174.53	199.46	216.12	239.35	278.36	302.98	73
74	153.51	195.07	223.01	241.68	267.65	311.26	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.26	12.09	13.56	15.20	16.94	19.62	21.45	18-34
35-39	12.37	14.68	16.48	18.39	20.45	23.71	25.89	35-39
40-44	15.94	19.05	21.44	23.80	26.39	30.67	33.41	40-44
45-49	21.92	26.39	29.71	32.86	36.31	42.30	45.97	45-49
50	28.18	33.97	38.22	42.17	46.44	54.23	58.77	50
51	31.15	37.57	42.30	46.63	51.28	59.95	64.92	51
52	34.14	41.22	46.42	51.12	56.19	65.73	71.13	52
53	36.60	44.30	49.92	54.91	60.35	70.58	76.38	53
54	39.05	47.36	53.40	58.69	64.47	75.42	81.61	54
55	41.51	50.48	56.95	62.51	68.66	80.33	86.90	55
56	44.04	53.68	60.59	66.43	72.91	85.36	92.30	56
57	46.66	56.99	64.36	70.51	77.35	90.58	97.90	57
58	49.18	60.19	67.98	74.40	81.57	95.57	102.92	58
59	51.93	63.66	71.93	78.66	86.15	101.01	108.25	59
60	55.02	67.54	76.31	82.79	91.25	106.30	114.22	60
61	58.50	71.93	80.52	85.95	95.82	110.36	119.43	61
62	62.48	76.93	83.54	89.17	98.98	114.14	123.36	62
63	67.39	83.06	93.21	99.46	110.70	127.64	138.03	63
64	72.90	89.96	101.65	109.83	120.43	140.96	150.45	64
65	79.06	97.65	110.35	120.21	130.64	154.08	163.16	65
66	85.88	106.17	119.98	130.60	141.85	167.35	177.15	66
67	93.38	115.54	130.57	141.21	154.13	181.18	192.48	67
68	100.96	124.98	141.27	153.39	166.53	196.50	208.36	68
69	109.41	135.53	153.23	166.12	180.25	212.77	225.98	69
70	118.92	147.40	166.69	180.47	195.71	231.12	245.71	70
71	129.65	160.81	181.91	196.70	213.22	251.89	267.91	71
72	141.77	176.00	199.14	215.12	233.08	275.43	292.94	72
73	156.63	194.68	220.33	237.97	257.65	304.69	323.05	73
74	172.95	215.19	243.62	262.32	283.02	335.49	356.08	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.09	6.61	7.73	8.55	10.43	11.31	13.20	18-34
35-39	6.61	8.56	9.97	10.99	13.22	14.49	16.74	35-39
40-44	9.19	11.84	13.72	15.09	17.90	19.82	22.67	40-44
45-49	13.33	17.10	19.76	21.64	25.30	28.29	32.04	45-49
50	15.41	19.73	22.74	24.89	28.94	32.48	36.62	50
51	16.61	21.25	24.48	26.76	31.04	34.91	39.28	51
52	17.88	22.86	26.32	28.76	33.27	37.49	42.11	52
53	19.27	24.62	28.32	30.91	35.61	40.24	45.07	53
54	20.75	26.46	30.40	33.16	38.06	43.13	48.17	54
55	22.28	28.39	32.60	35.52	40.60	46.15	51.38	55
56	23.90	30.40	34.89	37.97	43.22	49.27	54.65	56
57	25.57	32.50	37.25	40.51	45.92	52.51	57.64	57
58	27.08	34.39	39.38	42.77	48.27	55.40	61.18	58
59	28.70	36.41	41.64	45.21	50.65	58.50	64.41	59
60	30.48	38.61	44.14	47.87	53.28	61.79	67.96	60
61	32.47	41.10	46.93	50.44	55.98	64.56	71.41	61
62	34.71	43.91	48.91	52.04	57.76	66.60	73.98	62
63	37.44	47.32	53.94	57.83	64.04	74.02	81.94	63
64	40.50	51.12	58.22	62.89	69.02	80.72	88.12	64
65	43.89	55.35	62.97	68.03	74.52	87.31	94.98	65
66	47.60	60.00	68.21	73.64	80.53	94.50	102.53	66
67	51.65	65.08	73.94	79.78	87.09	102.33	108.73	67
68	54.94	69.18	78.56	84.70	92.61	108.76	115.60	68
69	58.88	74.08	84.08	90.62	99.07	116.31	123.74	69
70	63.75	80.16	90.93	97.97	106.93	125.69	133.76	70
71	69.82	87.78	99.55	107.22	116.87	137.51	146.22	71
72	77.41	97.32	110.34	118.82	129.34	152.31	161.70	72
73	88.90	111.80	126.76	136.50	147.92	174.75	185.59	73
74	101.94	128.24	145.32	155.91	168.75	199.44	212.61	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.12	14.43	16.27	18.11	20.44	23.46	25.89	18-34
35-39	14.80	17.73	20.01	22.19	24.99	28.71	31.63	35-39
40-44	19.22	23.16	26.19	28.94	32.45	37.41	41.09	40-44
45-49	26.43	32.07	36.26	39.96	44.62	51.59	56.50	45-49
50	33.29	40.44	45.70	50.27	55.94	64.83	70.79	50
51	36.61	44.49	50.31	55.30	61.43	71.29	77.78	51
52	39.95	48.59	54.96	60.36	67.02	77.83	84.84	52
53	42.77	52.14	59.00	64.75	71.87	83.45	90.96	53
54	45.58	55.66	63.02	69.13	76.67	89.07	97.06	54
55	48.39	59.24	67.10	73.54	81.54	94.74	103.20	55
56	51.27	62.89	71.26	78.03	86.43	100.52	109.42	56
57	54.22	66.62	75.52	82.66	91.50	106.45	115.81	57
58	56.97	70.13	79.50	86.93	96.15	111.94	121.05	58
59	59.94	73.90	83.81	91.57	101.16	117.87	126.45	59
60	63.27	78.09	88.56	96.10	106.71	123.67	132.50	60
61	67.01	82.83	93.16	99.69	111.49	128.29	137.79	61
62	71.27	88.21	96.64	103.40	114.78	132.36	141.79	62
63	76.63	94.92	106.98	114.41	127.59	147.11	157.63	63
64	82.61	102.45	116.15	125.59	138.40	161.51	171.21	64
65	89.28	110.81	125.64	136.82	149.70	175.73	185.08	65
66	96.63	120.02	136.08	148.11	161.99	190.17	200.24	66
67	104.67	130.09	147.49	159.64	175.35	205.20	216.73	67
68	112.67	140.10	158.87	172.61	188.78	221.56	234.09	68
69	121.55	151.24	171.53	186.17	203.47	238.91	253.18	69
70	131.53	163.74	185.74	201.41	219.97	258.42	274.39	70
71	142.77	177.84	201.79	218.60	238.61	280.46	298.06	71
72	155.46	193.81	219.94	238.08	259.73	305.39	324.57	72
73	171.10	213.57	242.41	262.37	285.83	336.54	355.62	73
74	188.26	235.22	267.07	287.72	311.21	368.00	389.59	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.17	8.02	9.41	10.41	12.81	13.81	16.21	18-34
35-39	8.06	10.46	12.21	13.48	16.35	17.82	20.70	35-39
40-44	11.19	14.45	16.78	18.49	22.11	24.35	28.01	40-44
45-49	16.11	20.71	23.99	26.32	31.01	34.48	39.28	45-49
50	18.54	23.79	27.48	30.14	35.33	39.42	44.70	50
51	19.94	25.57	29.52	32.33	37.81	42.28	47.84	51
52	21.40	27.43	31.66	34.66	40.42	45.28	51.16	52
53	22.98	29.44	33.95	37.13	43.10	48.44	54.55	53
54	24.65	31.51	36.30	39.67	45.89	51.72	58.08	54
55	26.35	33.68	38.77	42.33	48.76	55.12	61.70	55
56	28.16	35.92	41.34	45.07	51.69	58.60	65.32	56
57	30.00	38.24	43.95	47.89	54.69	62.20	68.25	57
58	31.65	40.32	46.29	50.37	57.22	65.38	72.59	58
59	33.41	42.51	48.74	53.04	59.67	68.77	76.12	59
60	35.34	44.89	51.46	55.93	62.37	72.27	79.98	60
61	37.48	47.59	54.48	58.69	65.13	75.12	83.77	61
62	39.89	50.62	56.71	60.35	66.98	77.23	86.73	62
63	42.85	54.33	62.10	66.66	73.84	85.32	95.22	63
64	46.16	58.46	66.76	72.24	79.39	92.68	101.99	64
65	49.83	63.04	71.91	77.87	85.47	99.94	109.49	65
66	53.82	68.07	77.59	83.95	92.06	107.80	117.72	66
67	58.16	73.54	83.78	90.60	99.20	116.29	122.56	67
68	61.68	77.93	88.75	95.90	105.46	123.37	130.23	68
69	65.87	83.16	94.66	102.25	112.56	131.48	139.16	69
70	71.04	89.63	101.96	110.10	121.01	141.52	149.98	70
71	77.45	97.71	111.13	119.97	131.66	154.14	163.23	71
72	85.47	107.83	122.60	132.32	145.01	169.92	179.51	72
73	97.62	123.21	140.10	151.21	164.37	193.72	204.77	73
74	111.40	140.64	159.75	171.26	185.79	219.09	233.18	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	16.77	18.98	21.02	23.94	27.30	30.33	18-34
35-39	17.23	20.78	23.54	25.99	29.53	33.71	37.37	35-39
40-44	22.50	27.27	30.94	34.08	38.51	44.15	48.77	40-44
45-49	30.94	37.75	42.81	47.06	52.93	60.88	67.03	45-49
50	38.40	46.91	53.18	58.37	65.44	75.43	82.81	50
51	42.07	51.41	58.32	63.97	71.58	82.63	90.64	51
52	45.76	55.96	63.50	69.60	77.85	89.93	98.55	52
53	48.94	59.98	68.08	74.59	83.39	96.32	105.54	53
54	52.11	63.96	72.64	79.57	88.87	102.72	112.51	54
55	55.27	68.00	77.25	84.57	94.42	109.15	119.50	55
56	58.50	72.10	81.93	89.63	99.95	115.68	126.54	56
57	61.78	76.25	86.68	94.81	105.65	122.32	133.72	57
58	64.76	80.07	91.02	99.46	110.73	128.31	139.18	58
59	67.95	84.14	95.69	104.48	116.17	134.73	144.65	59
60	71.52	88.64	100.81	109.41	122.17	141.04	150.78	60
61	75.52	93.73	105.80	113.43	127.16	146.22	156.15	61
62	80.06	99.49	109.74	117.63	130.58	150.58	160.22	62
63	85.87	106.78	120.75	129.36	144.48	166.58	177.23	63
64	92.32	114.94	130.65	141.35	156.37	182.06	191.97	64
65	99.50	123.97	140.93	153.43	168.76	197.38	207.00	65
66	107.38	133.87	152.18	165.62	182.13	212.99	223.33	66
67	115.96	144.64	164.41	178.07	196.57	229.22	240.98	67
68	124.38	155.22	176.47	191.83	211.03	246.62	259.82	68
69	133.69	166.95	189.83	206.22	226.69	265.05	280.38	69
70	144.14	180.08	204.79	222.35	244.23	285.72	303.07	70
71	155.89	194.87	221.67	240.50	264.00	309.03	328.21	71
72	169.15	211.62	240.74	261.04	286.38	335.35	356.20	72
73	185.57	232.46	264.49	286.77	314.01	368.39	388.19	73
74	203.57	255.25	290.52	313.12	339.40	400.51	423.10	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.43	11.09	12.27	15.19	16.31	19.22	18-34
35-39	9.51	12.36	14.45	15.97	19.48	21.15	24.66	35-39
40-44	13.19	17.06	19.84	21.89	26.32	28.88	33.35	40-44
45-49	18.89	24.32	28.22	31.00	36.72	40.67	46.52	45-49
50	21.67	27.85	32.22	35.39	41.72	46.36	52.78	50
51	23.27	29.89	34.56	37.90	44.58	49.65	56.40	51
52	24.92	32.00	37.00	40.56	47.57	53.07	60.21	52
53	26.69	34.26	39.58	43.35	50.59	56.64	64.03	53
54	28.55	36.56	42.20	46.18	53.72	60.31	67.99	54
55	30.42	38.97	44.94	49.14	56.92	64.09	72.02	55
56	32.42	41.44	47.79	52.17	60.16	67.93	75.99	56
57	34.43	43.98	50.65	55.27	63.46	71.89	78.86	57
58	36.22	46.25	53.20	57.97	66.17	75.36	84.00	58
59	38.12	48.61	55.84	60.87	68.69	79.04	87.83	59
60	40.20	51.17	58.78	63.99	71.46	82.75	92.00	60
61	42.49	54.08	62.03	66.94	74.28	85.68	96.13	61
62	45.07	57.33	64.51	68.66	76.20	87.86	99.48	62
63	48.26	61.34	70.26	75.49	83.64	96.62	108.50	63
64	51.82	65.80	75.30	81.59	89.76	104.64	115.86	64
65	55.77	70.73	80.85	87.71	96.42	112.57	124.00	65
66	60.04	76.14	86.97	94.26	103.59	121.10	132.91	66
67	64.67	82.00	93.62	101.42	111.31	130.25	136.39	67
68	68.42	86.68	98.94	107.10	118.31	137.98	144.86	68
69	72.86	92.24	105.24	113.88	126.05	146.65	154.58	69
70	78.33	99.10	112.99	122.23	135.09	157.35	166.20	70
71	85.08	107.64	122.71	132.72	146.45	170.77	180.24	71
72	93.53	118.34	134.86	145.82	160.68	187.53	197.32	72
73	106.34	134.62	153.44	165.92	180.82	212.69	223.95	73
74	120.86	153.04	174.18	186.61	202.83	238.74	253.75	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.84	19.11	21.69	23.93	27.44	31.14	34.77	18-34
35-39	19.66	23.83	27.07	29.79	34.07	38.71	43.11	35-39
40-44	25.78	31.38	35.69	39.22	44.57	50.89	56.45	40-44
45-49	35.45	43.43	49.36	54.16	61.24	70.17	77.56	45-49
50	43.51	53.38	60.66	66.47	74.94	86.03	94.83	50
51	47.53	58.33	66.33	72.64	81.73	93.97	103.50	51
52	51.57	63.33	72.04	78.84	88.68	102.03	112.26	52
53	55.11	67.82	77.16	84.43	94.91	109.19	120.12	53
54	58.64	72.26	82.26	90.01	101.07	116.37	127.96	54
55	62.15	76.76	87.40	95.60	107.30	123.56	135.80	55
56	65.73	81.31	92.60	101.23	113.47	130.84	143.66	56
57	69.34	85.88	97.84	106.96	119.80	138.19	151.63	57
58	72.55	90.01	102.54	111.99	125.31	144.68	157.31	58
59	75.96	94.38	107.57	117.39	131.18	151.59	162.85	59
60	79.77	99.19	113.06	122.72	137.63	158.41	169.06	60
61	84.03	104.63	118.44	127.17	142.83	164.15	174.51	61
62	88.85	110.77	122.84	131.86	146.38	168.80	178.65	62
63	95.11	118.64	134.52	144.31	161.37	186.05	196.83	63
64	102.03	127.43	145.15	157.11	174.34	202.61	212.73	64
65	109.72	137.13	156.22	170.04	187.82	219.03	228.92	65
66	118.13	147.72	168.28	183.13	202.27	235.81	246.42	66
67	127.25	159.19	181.33	196.50	217.79	253.24	265.23	67
68	136.09	170.34	194.07	211.05	233.28	271.68	285.55	68
69	145.83	182.66	208.13	226.27	249.91	291.19	307.58	69
70	156.75	196.42	223.84	243.29	268.49	313.02	331.75	70
71	169.01	211.90	241.55	262.40	289.39	337.60	358.36	71
72	182.84	229.43	261.54	284.00	313.03	365.31	387.83	72
73	200.04	251.35	286.57	311.17	342.19	400.24	420.76	73
74	218.88	275.28	313.97	338.52	367.59	433.02	456.61	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.33	10.84	12.77	14.13	17.57	18.81	22.23	18-34
35-39	10.96	14.26	16.69	18.46	22.61	24.48	28.62	35-39
40-44	15.19	19.67	22.90	25.29	30.53	33.41	38.69	40-44
45-49	21.67	27.93	32.45	35.68	42.43	46.86	53.76	45-49
50	24.80	31.91	36.96	40.64	48.11	53.30	60.86	50
51	26.60	34.21	39.60	43.47	51.35	57.02	64.96	51
52	28.44	36.57	42.34	46.46	54.72	60.86	69.26	52
53	30.40	39.08	45.21	49.57	58.08	64.84	73.51	53
54	32.45	41.61	48.10	52.69	61.55	68.90	77.90	54
55	34.49	44.26	51.11	55.95	65.08	73.06	82.34	55
56	36.68	46.96	54.24	59.27	68.63	77.26	86.66	56
57	38.86	49.72	57.35	62.65	72.23	81.58	89.47	57
58	40.79	52.18	60.11	65.57	75.12	85.34	95.41	58
59	42.83	54.71	62.94	68.70	77.71	89.31	99.54	59
60	45.06	57.45	66.10	72.05	80.55	93.23	104.02	60
61	47.50	60.57	69.58	75.19	83.43	96.24	108.49	61
62	50.25	64.04	72.31	76.97	85.42	98.49	112.23	62
63	53.67	68.35	78.42	84.32	93.44	107.92	121.78	63
64	57.48	73.14	83.84	90.94	100.13	116.60	129.73	64
65	61.71	78.42	89.79	97.55	107.37	125.20	138.51	65
66	66.26	84.21	96.35	104.57	115.12	134.40	148.10	66
67	71.18	90.46	103.46	112.24	123.42	144.21	150.22	67
68	75.16	95.43	109.13	118.30	131.16	152.59	159.49	68
69	79.85	101.32	115.82	125.51	139.54	161.82	170.00	69
70	85.62	108.57	124.02	134.36	149.17	173.18	182.42	70
71	92.71	117.57	134.29	145.47	161.24	187.40	197.25	71
72	101.59	128.85	147.12	159.32	176.35	205.14	215.13	72
73	115.06	146.03	166.78	180.63	197.27	231.66	243.13	73
74	130.32	165.44	188.61	201.96	219.87	258.39	274.32	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.70	21.45	24.40	26.84	30.94	34.98	39.21	18-34
35-39	22.09	26.88	30.60	33.59	38.61	43.71	48.85	35-39
40-44	29.06	35.49	40.44	44.36	50.63	57.63	64.13	40-44
45-49	39.96	49.11	55.91	61.26	69.55	79.46	88.09	45-49
50	48.62	59.85	68.14	74.57	84.44	96.63	106.85	50
51	52.99	65.25	74.34	81.31	91.88	105.31	116.36	51
52	57.38	70.70	80.58	88.08	99.51	114.13	125.97	52
53	61.28	75.66	86.24	94.27	106.43	122.06	134.70	53
54	65.17	80.56	91.88	100.45	113.27	130.02	143.41	54
55	69.03	85.52	97.55	106.63	120.18	137.97	152.10	55
56	72.96	90.52	103.27	112.83	126.99	146.00	160.78	56
57	76.90	95.51	109.00	119.11	133.95	154.06	169.54	57
58	80.34	99.95	114.06	124.52	139.89	161.05	175.44	58
59	83.97	104.62	119.45	130.30	146.19	168.45	181.05	59
60	88.02	109.74	125.31	136.03	153.09	175.78	187.34	60
61	92.54	115.53	131.08	140.91	158.50	182.08	192.87	61
62	97.64	122.05	135.94	146.09	162.18	187.02	197.08	62
63	104.35	130.50	148.29	159.26	178.26	205.52	216.43	63
64	111.74	139.92	159.65	172.87	192.31	223.16	233.49	64
65	119.94	150.29	171.51	186.65	206.88	240.68	250.84	65
66	128.88	161.57	184.38	200.64	222.41	258.63	269.51	66
67	138.54	173.74	198.25	214.93	239.01	277.26	289.48	67
68	147.80	185.46	211.67	230.27	255.53	296.74	311.28	68
69	157.97	198.37	226.43	246.32	273.13	317.33	334.78	69
70	169.36	212.76	242.89	264.23	292.75	340.32	360.43	70
71	182.13	228.93	261.43	284.30	314.78	366.17	388.51	71
72	196.53	247.24	282.34	306.96	339.68	395.27	419.46	72
73	214.51	270.24	308.65	335.57	370.37	432.09	453.33	73
74	234.19	295.31	337.42	363.92	395.78	465.53	490.12	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	12.25	14.45	15.99	19.95	21.31	25.24	18-34
35-39	12.41	16.16	18.93	20.95	25.74	27.81	32.58	35-39
40-44	17.19	22.28	25.96	28.69	34.74	37.94	44.03	40-44
45-49	24.45	31.54	36.68	40.36	48.14	53.05	61.00	45-49
50	27.93	35.97	41.70	45.89	54.50	60.24	68.94	50
51	29.93	38.53	44.64	49.04	58.12	64.39	73.52	51
52	31.96	41.14	47.68	52.36	61.87	68.65	78.31	52
53	34.11	43.90	50.84	55.79	65.57	73.04	82.99	53
54	36.35	46.66	54.00	59.20	69.38	77.49	87.81	54
55	38.56	49.55	57.28	62.76	73.24	82.03	92.66	55
56	40.94	52.48	60.69	66.37	77.10	86.59	97.33	56
57	43.29	55.46	64.05	70.03	81.00	91.27	100.08	57
58	45.36	58.11	67.02	73.17	84.07	95.32	106.82	58
59	47.54	60.81	70.04	76.53	86.73	99.58	111.25	59
60	49.92	63.73	73.42	80.11	89.64	103.71	116.04	60
61	52.51	67.06	77.13	83.44	92.58	106.80	120.85	61
62	55.43	70.75	80.11	85.28	94.64	109.12	124.98	62
63	59.08	75.36	86.58	93.15	103.24	119.22	135.06	63
64	63.14	80.48	92.38	100.29	110.50	128.56	143.60	64
65	67.65	86.11	98.73	107.39	118.32	137.83	153.02	65
66	72.48	92.28	105.73	114.88	126.65	147.70	163.29	66
67	77.69	98.92	113.30	123.06	135.53	158.17	164.05	67
68	81.90	104.18	119.32	129.50	144.01	167.20	174.12	68
69	86.84	110.40	126.40	137.14	153.03	176.99	185.42	69
70	92.91	118.04	135.05	146.49	163.25	189.01	198.64	70
71	100.34	127.50	145.87	158.22	176.03	204.03	214.26	71
72	109.65	139.36	159.38	172.82	192.02	222.75	232.94	72
73	123.78	157.44	180.12	195.34	213.72	250.63	262.31	73
74	139.78	177.84	203.04	217.31	236.91	278.04	294.89	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.56	23.79	27.11	29.75	34.44	38.82	43.65	18-34
35-39	24.52	29.93	34.13	37.39	43.15	48.71	54.59	35-39
40-44	32.34	39.60	45.19	49.50	56.69	64.37	71.81	40-44
45-49	44.47	54.79	62.46	68.36	77.86	88.75	98.62	45-49
50	53.73	66.32	75.62	82.67	93.94	107.23	118.87	50
51	58.45	72.17	82.35	89.98	102.03	116.65	129.22	51
52	63.19	78.07	89.12	97.32	110.34	126.23	139.68	52
53	67.45	83.50	95.32	104.11	117.95	134.93	149.28	53
54	71.70	88.86	101.50	110.89	125.47	143.67	158.86	54
55	75.91	94.28	107.70	117.66	133.06	152.38	168.40	55
56	80.19	99.73	113.94	124.43	140.51	161.16	177.90	56
57	84.46	105.14	120.16	131.26	148.10	169.93	187.45	57
58	88.13	109.89	125.58	137.05	154.47	177.42	193.57	58
59	91.98	114.86	131.33	143.21	161.20	185.31	199.25	59
60	96.27	120.29	137.56	149.34	168.55	193.15	205.62	60
61	101.05	126.43	143.72	154.65	174.17	200.01	211.23	61
62	106.43	133.33	149.04	160.32	177.98	205.24	215.51	62
63	113.59	142.36	162.06	174.21	195.15	224.99	236.03	63
64	121.45	152.41	174.15	188.63	210.28	243.71	254.25	64
65	130.16	163.45	186.80	203.26	225.94	262.33	272.76	65
66	139.63	175.42	200.48	218.15	242.55	281.45	292.60	66
67	149.83	188.29	215.17	233.36	260.23	301.28	313.73	67
68	159.51	200.58	229.27	249.49	277.78	321.80	337.01	68
69	170.11	214.08	244.73	266.37	296.35	343.47	361.98	69
70	181.97	229.10	261.94	285.17	317.01	367.62	389.11	70
71	195.25	245.96	281.31	306.20	340.17	394.74	418.66	71
72	210.22	265.05	303.14	329.92	366.33	425.23	451.09	72
73	228.98	289.13	330.73	359.97	398.55	463.94	485.90	73
74	249.50	315.34	360.87	389.32	423.97	498.04	523.63	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.66	16.13	17.85	22.33	23.81	28.25	18-34
35-39	13.86	18.06	21.17	23.44	28.87	31.14	36.54	35-39
40-44	19.19	24.89	29.02	32.09	38.95	42.47	49.37	40-44
45-49	27.23	35.15	40.91	45.04	53.85	59.24	68.24	45-49
50	31.06	40.03	46.44	51.14	60.89	67.18	77.02	50
51	33.26	42.85	49.68	54.61	64.89	71.76	82.08	51
52	35.48	45.71	53.02	58.26	69.02	76.44	87.36	52
53	37.82	48.72	56.47	62.01	73.06	81.24	92.47	53
54	40.25	51.71	59.90	65.71	77.21	86.08	97.72	54
55	42.63	54.84	63.45	69.57	81.40	91.00	102.98	55
56	45.20	58.00	67.14	73.47	85.57	95.92	108.00	56
57	47.72	61.20	70.75	77.41	89.77	100.96	110.69	57
58	49.93	64.04	73.93	80.77	93.02	105.30	118.23	58
59	52.25	66.91	77.14	84.36	95.75	109.85	122.96	59
60	54.78	70.01	80.74	88.17	98.73	114.19	128.06	60
61	57.52	73.55	84.68	91.69	101.73	117.36	133.21	61
62	60.61	77.46	87.91	93.59	103.86	119.75	137.73	62
63	64.49	82.37	94.74	101.98	113.04	130.52	148.34	63
64	68.80	87.82	100.92	109.64	120.87	140.52	157.47	64
65	73.59	93.80	107.67	117.23	129.27	150.46	167.53	65
66	78.70	100.35	115.11	125.19	138.18	161.00	178.48	66
67	84.20	107.38	123.14	133.88	147.64	172.13	177.88	67
68	88.64	112.93	129.51	140.70	156.86	181.81	188.75	68
69	93.83	119.48	136.98	148.77	166.52	192.16	200.84	69
70	100.20	127.51	146.08	158.62	177.33	204.84	214.86	70
71	107.97	137.43	157.45	170.97	190.82	220.66	231.27	71
72	117.71	149.87	171.64	186.32	207.69	240.36	250.75	72
73	132.50	168.85	193.46	210.05	230.17	269.60	281.49	73
74	149.24	190.24	217.47	232.66	253.95	297.69	315.46	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.53	27.45	31.19	34.26	39.00	44.46	49.36	18-34
35-39	28.21	34.51	39.21	43.02	48.77	55.77	61.73	35-39
40-44	36.08	44.32	50.39	55.19	62.28	71.45	78.84	40-44
45-49	47.47	58.52	66.55	72.78	81.79	94.10	103.52	45-49
50	55.46	68.43	77.78	85.00	95.19	109.81	120.49	50
51	59.70	73.70	83.78	91.53	102.40	118.22	129.63	51
52	63.96	79.00	89.81	98.09	109.64	126.66	138.79	52
53	67.67	83.66	95.14	103.88	116.03	134.10	146.88	53
54	71.31	88.26	100.39	109.59	122.33	141.45	154.83	54
55	74.91	92.82	105.60	115.24	128.53	148.71	162.69	55
56	78.49	97.36	110.78	119.95	133.14	153.53	168.43	56
57	82.05	101.90	114.96	122.30	135.75	156.54	171.24	57
58	85.14	105.82	117.20	124.68	138.39	159.60	173.98	58
59	88.39	109.95	119.45	127.07	141.04	162.64	176.73	59
60	91.95	113.92	121.68	129.45	143.69	165.69	179.47	60
61	95.97	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	106.64	128.38	137.14	145.89	161.94	186.73	202.00	63
64	113.42	138.65	148.10	157.55	174.89	201.67	219.04	64
65	120.91	148.92	159.07	169.23	187.84	216.61	236.08	65
66	129.10	159.18	170.04	180.89	200.79	231.55	253.13	66
67	137.96	169.46	181.01	192.57	213.75	246.49	270.17	67
68	146.52	183.27	199.12	211.83	235.14	271.15	296.48	68
69	155.96	195.15	217.24	231.11	256.52	295.82	322.80	69
70	166.49	208.45	235.35	250.37	277.92	320.47	349.12	70
71	178.35	223.41	253.47	269.64	299.30	345.14	375.43	71
72	191.76	240.36	271.57	288.91	320.70	369.81	401.75	72
73	208.71	261.85	285.42	303.63	337.03	388.65	419.52	73
74	227.21	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	16.74	19.49	21.51	26.06	28.41	32.98	18-34
35-39	16.70	21.53	25.01	27.53	32.96	36.23	41.73	35-39
40-44	21.93	28.20	32.67	35.86	42.45	47.06	53.74	40-44
45-49	29.35	37.65	43.49	47.63	55.71	62.29	70.53	45-49
50	32.38	41.48	47.87	52.36	60.91	68.35	77.09	50
51	34.31	43.94	50.67	55.41	64.33	72.30	81.43	51
52	36.30	46.47	53.57	58.54	67.81	76.35	85.84	52
53	38.34	49.05	56.50	61.71	71.28	80.41	90.23	53
54	40.42	51.68	59.48	64.93	74.76	84.53	94.65	54
55	42.53	54.33	62.51	68.18	78.27	88.69	98.70	55
56	44.67	57.02	65.55	71.46	81.77	92.87	100.12	56
57	46.81	59.71	68.60	74.75	85.25	97.05	101.54	57
58	48.63	61.97	71.15	77.21	85.70	98.83	103.11	58
59	50.51	64.33	72.94	77.60	86.13	99.32	104.69	59
60	52.55	66.88	73.30	77.98	86.55	99.81	106.26	60
61	54.84	68.97	73.67	78.37	86.99	100.31	107.83	61
62	57.43	69.30	74.03	78.88	88.66	102.00	112.23	62
63	60.76	74.88	79.98	85.09	94.45	108.91	118.50	63
64	64.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	68.53	86.02	91.88	97.75	108.50	125.12	136.70	65
66	72.97	91.59	97.84	104.08	115.54	133.23	145.80	66
67	77.78	97.17	103.79	110.41	122.55	141.33	154.90	67
68	81.57	103.35	113.74	121.00	134.31	154.88	169.35	68
69	86.06	108.98	123.69	131.58	146.06	168.43	183.80	69
70	91.57	115.92	132.19	142.17	157.80	181.97	198.24	70
71	98.43	124.62	142.08	152.76	169.55	195.53	212.68	71
72	107.02	135.48	153.54	163.34	181.31	209.08	227.13	72
73	120.24	152.29	167.19	177.86	197.42	227.67	245.77	73
74	135.20	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.34	172.43	198.84	217.62	57
58	103.89	129.64	147.85	157.54	174.87	201.66	219.76	58
59	107.45	134.18	150.16	159.74	177.31	204.46	221.89	59
60	111.31	139.12	152.22	161.94	179.74	207.27	224.03	60
61	115.68	144.42	154.28	164.13	182.17	210.08	226.17	61
62	120.69	146.37	156.34	166.32	184.61	212.89	229.16	62
63	127.43	157.64	168.39	179.13	198.85	229.29	247.26	63
64	134.95	168.91	180.43	191.94	213.06	245.68	266.23	64
65	143.23	179.54	192.47	204.75	227.28	262.09	285.18	65
66	152.23	190.92	204.51	217.56	241.48	278.47	304.14	66
67	161.91	202.73	216.55	230.37	255.71	294.87	323.10	67
68	171.07	214.73	235.98	251.04	278.66	321.33	350.98	68
69	181.11	227.44	255.41	271.72	301.60	347.81	378.85	69
70	192.29	241.61	274.84	292.39	324.56	374.26	406.73	70
71	204.85	257.54	293.77	313.07	347.50	400.72	434.61	71
72	219.05	275.57	313.71	333.74	370.46	427.19	462.49	72
73	237.23	298.73	327.22	348.10	386.39	445.57	480.21	73
74	257.02	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	128.37	56
57	57.81	73.84	84.91	92.59	105.87	120.30	129.28	57
58	59.82	76.33	87.73	95.61	109.03	124.15	130.53	58
59	61.88	78.91	90.65	98.44	109.27	126.01	131.77	59
60	64.10	81.70	92.30	98.20	109.00	125.70	133.01	60
61	66.57	84.81	92.09	97.96	108.74	125.39	134.25	61
62	69.39	85.99	91.86	97.72	108.47	125.08	136.62	62
63	73.07	92.08	98.36	104.63	116.14	133.93	145.49	63
64	77.15	98.11	104.85	111.54	123.82	142.77	155.51	64
65	81.64	103.79	111.35	118.45	131.49	151.63	165.51	65
66	86.52	109.94	117.85	125.37	139.17	160.48	175.52	66
67	91.78	116.41	124.34	132.28	146.83	169.32	185.53	67
68	95.88	121.74	135.00	143.62	159.42	183.82	200.79	68
69	100.70	127.83	145.65	154.95	171.99	198.33	216.05	69
70	106.62	135.31	154.60	166.28	184.57	212.84	231.31	70
71	113.97	144.66	165.27	177.62	197.15	227.35	246.57	71
72	123.16	156.34	177.62	188.95	209.74	241.86	261.84	72
73	137.42	174.53	191.77	204.01	226.45	261.14	281.63	73
74	153.51	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	34.17	42.05	47.95	52.38	60.06	68.10	76.03	18-34
35-39	43.27	53.36	60.88	66.46	75.85	86.31	96.00	35-39
40-44	55.38	68.54	78.18	85.29	96.86	110.61	122.62	40-44
45-49	72.24	89.69	102.32	111.54	126.12	144.47	159.64	45-49
50	82.16	102.17	116.57	126.97	143.20	164.36	181.27	50
51	87.75	109.19	124.57	135.69	152.92	175.59	193.56	51
52	93.33	116.22	132.62	144.42	162.64	186.86	205.86	52
53	98.37	122.57	139.90	152.35	171.43	197.08	217.01	53
54	103.29	128.82	147.05	160.15	180.07	207.13	227.93	54
55	108.11	134.94	154.07	167.79	188.50	216.95	238.60	55
56	112.84	140.96	160.96	175.29	196.74	226.59	249.06	56
57	117.47	146.85	167.71	182.61	204.81	236.01	259.26	57
58	121.20	151.63	173.17	188.48	211.20	243.54	265.53	58
59	125.05	156.55	178.79	192.41	213.57	246.28	267.06	59
60	129.19	161.87	182.75	194.42	215.80	248.85	268.59	60
61	133.88	167.84	184.64	196.42	218.02	251.42	270.13	61
62	139.25	174.62	186.52	198.43	220.25	253.99	271.66	62
63	146.62	184.04	199.64	212.38	235.75	271.84	292.53	63
64	154.83	194.44	212.75	226.33	251.23	289.70	313.41	64
65	163.84	205.87	225.86	240.28	266.71	307.56	334.28	65
66	173.59	218.23	238.97	254.22	282.18	325.40	355.16	66
67	184.02	231.45	252.08	268.17	297.67	343.26	376.04	67
68	193.73	243.78	272.83	290.25	322.18	371.52	405.47	68
69	204.33	257.25	293.59	312.33	346.68	399.79	434.91	69
70	216.11	272.23	310.98	334.41	371.20	428.04	464.35	70
71	229.31	289.05	330.26	356.49	395.70	456.30	493.78	71
72	244.25	308.08	352.09	378.57	420.22	484.57	523.22	72
73	263.56	332.78	369.02	392.57	435.75	502.49	540.89	73
74	284.55	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.32	26.26	30.57	33.72	40.91	44.57	51.77	18-34
35-39	26.20	33.78	39.25	43.21	51.81	56.90	65.58	35-39
40-44	34.07	43.85	50.81	55.80	66.16	73.25	83.75	40-44
45-49	44.84	57.56	66.55	72.92	85.50	95.41	108.23	45-49
50	48.94	62.75	72.49	79.33	92.53	103.64	117.11	50
51	51.64	66.21	76.42	83.61	97.35	109.19	123.23	51
52	54.39	69.70	80.42	87.96	102.18	114.80	129.35	52
53	57.11	73.17	84.37	92.23	106.86	120.28	135.26	53
54	59.86	76.63	88.32	96.49	111.47	125.74	141.12	54
55	62.59	80.07	92.25	100.72	116.06	131.15	146.90	55
56	65.31	83.51	96.15	104.92	120.53	136.51	152.58	56
57	67.97	86.88	99.97	109.06	124.91	141.76	157.02	57
58	70.15	89.59	103.04	112.35	128.34	145.96	157.94	58
59	72.38	92.37	106.19	115.72	131.86	150.21	158.85	59
60	74.76	95.38	109.57	118.42	131.44	151.58	159.76	60
61	77.40	98.72	110.51	117.56	130.49	150.47	160.67	61
62	80.43	102.51	109.69	116.69	129.53	149.36	161.58	62
63	84.44	107.56	116.73	124.18	137.84	158.95	172.49	63
64	88.87	113.16	123.77	131.67	146.16	168.53	183.41	64
65	93.74	119.34	130.81	139.16	154.47	178.13	194.32	65
66	99.02	126.01	137.86	146.66	162.80	187.73	205.23	66
67	104.70	133.19	144.90	154.15	171.10	197.31	216.15	67
68	109.09	138.72	156.26	166.23	184.52	212.77	232.23	68
69	114.22	145.23	166.21	178.31	197.92	228.24	248.31	69
70	120.51	153.21	175.29	190.18	211.33	243.70	264.38	70
71	128.31	163.17	186.68	202.48	224.75	259.17	280.46	71
72	138.07	175.60	200.92	214.56	238.17	274.64	296.54	72
73	153.28	195.07	216.35	230.16	255.47	294.61	317.49	73
74	170.42	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.18	14.14	15.73	17.81	19.49	22.86	24.66	18-34
35-39	14.40	16.86	18.79	21.15	23.08	27.14	29.21	35-39
40-44	18.36	21.66	24.19	27.06	29.48	34.70	37.31	40-44
45-49	25.25	30.04	33.59	37.35	40.60	47.86	51.39	45-49
50	33.63	40.09	44.84	49.69	53.87	63.63	68.19	50
51	37.38	44.61	49.92	55.25	59.86	70.74	75.78	51
52	41.07	49.08	54.93	60.73	65.78	77.75	83.26	52
53	43.75	52.42	58.70	64.79	70.18	82.95	88.83	53
54	46.28	55.62	62.33	68.68	74.40	87.94	94.17	54
55	48.76	58.75	65.88	72.49	78.52	92.81	99.40	55
56	51.22	61.89	69.46	75.69	82.65	96.88	104.46	56
57	53.76	65.12	72.51	77.14	85.62	98.74	106.92	57
58	56.27	68.31	75.14	79.93	88.72	102.31	110.44	58
59	59.02	71.79	77.76	82.72	91.82	105.88	113.96	59
60	62.13	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	80.83	96.61	103.21	109.79	121.87	140.53	150.99	64
65	87.38	104.84	111.99	119.14	132.25	152.50	164.22	65
66	94.65	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	110.73	136.04	145.31	154.59	171.60	197.88	213.89	68
69	119.73	147.49	161.05	171.33	190.17	219.31	237.08	69
70	129.79	160.01	176.78	188.07	208.76	240.73	260.27	70
71	141.06	174.05	192.52	204.81	227.34	262.15	283.46	71
72	153.70	189.83	208.26	221.55	245.92	283.58	306.65	72
73	169.14	209.15	227.81	242.35	269.01	310.21	332.01	73
74	185.97	230.22	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.81	7.54	8.78	9.70	11.66	12.79	14.76	18-34
35-39	7.49	9.65	11.20	12.33	14.64	16.19	18.53	35-39
40-44	10.43	13.38	15.46	16.95	19.85	22.18	25.13	40-44
45-49	15.30	19.56	22.51	24.59	28.40	32.04	35.95	45-49
50	17.91	22.85	26.24	28.63	32.87	37.23	41.61	50
51	19.34	24.64	28.29	30.84	35.32	40.09	44.72	51
52	20.82	26.52	30.43	33.14	37.87	43.05	47.93	52
53	22.36	28.45	32.61	35.49	40.40	46.05	51.14	53
54	23.96	30.44	34.86	37.90	43.00	49.14	54.43	54
55	25.62	32.50	37.18	40.39	45.65	52.31	57.07	55
56	27.32	34.62	39.56	42.66	47.35	54.61	58.88	56
57	29.06	36.80	41.16	43.79	48.60	56.06	60.69	57
58	30.61	38.70	42.62	45.34	50.32	58.04	62.94	58
59	32.24	40.72	44.07	46.89	52.05	60.02	65.19	59
60	34.05	42.63	45.53	48.44	53.77	62.00	67.44	60
61	36.07	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.31	49.83	53.23	56.63	62.86	72.49	78.83	63
64	44.57	54.30	57.99	61.70	68.49	78.97	85.73	64
65	48.17	58.77	62.77	66.78	74.13	85.48	92.63	65
66	52.13	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.43	67.70	72.32	76.93	85.39	98.47	106.43	67
68	59.88	75.05	80.69	85.83	95.27	109.86	118.75	68
69	63.97	80.14	89.03	94.72	105.14	121.25	131.07	69
70	69.04	86.44	97.40	103.62	113.55	132.63	143.40	70
71	75.34	94.32	105.76	112.51	123.67	144.01	155.72	71
72	83.23	104.18	114.13	121.41	134.77	155.41	168.04	72
73	95.34	119.36	131.01	139.38	154.71	178.41	190.93	73
74	109.01	136.54	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.08	16.34	18.16	20.58	22.50	26.41	28.49	18-34
35-39	16.64	19.48	21.70	24.43	26.66	31.34	33.75	35-39
40-44	21.21	25.03	27.94	31.26	34.05	40.09	43.10	40-44
45-49	29.18	34.70	38.80	43.15	46.90	55.30	59.36	45-49
50	38.93	46.41	51.91	57.52	62.35	73.65	78.92	50
51	43.24	51.61	57.75	63.92	69.26	81.84	87.66	51
52	47.44	56.70	63.45	70.15	75.98	89.81	96.18	52
53	50.37	60.35	67.59	74.60	80.80	95.50	102.28	53
54	53.08	63.78	71.48	77.89	85.32	99.70	106.51	54
55	55.69	67.09	74.67	79.44	88.18	101.69	109.14	55
56	58.24	70.36	76.13	80.99	89.90	103.67	111.78	56
57	60.83	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.41	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.22	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	120.36	145.56	155.48	165.41	183.61	211.73	228.86	68
69	129.73	159.82	172.32	183.32	203.48	234.65	253.67	69
70	140.16	172.79	189.16	201.24	223.38	257.58	278.49	70
71	151.81	187.31	206.00	219.15	243.25	280.51	303.30	71
72	164.85	203.59	222.84	237.06	263.14	303.43	328.12	72
73	180.79	223.56	242.82	258.32	286.74	330.65	353.94	73
74	198.11	245.27	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.71	10.14	11.20	13.48	14.76	17.06	18-34
35-39	8.65	11.15	12.94	14.24	16.90	18.70	21.40	35-39
40-44	12.04	15.45	17.86	19.59	22.93	25.63	29.03	40-44
45-49	17.68	22.59	26.00	28.40	32.81	37.01	41.54	45-49
50	20.73	26.45	30.39	33.14	38.04	43.10	48.16	50
51	22.38	28.51	32.73	35.67	40.87	46.37	51.74	51
52	24.06	30.64	35.15	38.28	43.75	49.73	55.25	52
53	25.75	32.76	37.53	40.85	46.51	53.02	57.19	53
54	27.49	34.91	39.97	43.23	47.98	55.33	59.13	54
55	29.25	37.12	41.76	44.43	49.32	56.87	61.06	55
56	31.05	39.35	42.91	45.64	50.66	58.42	63.00	56
57	32.90	41.23	44.04	46.85	52.00	59.97	64.94	57
58	34.48	43.03	45.97	48.90	54.28	62.59	67.89	58
59	36.18	44.84	47.89	50.95	56.55	65.22	70.84	59
60	38.03	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.12	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.60	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.04	59.13	63.15	67.19	74.58	86.00	93.36	64
65	52.85	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.01	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	65.11	80.82	86.33	91.84	101.94	117.56	127.06	68
69	69.36	86.89	95.27	101.35	112.50	129.73	140.25	69
70	74.60	93.40	104.22	110.87	122.69	141.91	153.43	70
71	81.12	101.54	113.17	120.39	133.15	154.10	166.62	71
72	89.26	111.73	122.11	129.90	144.19	166.28	179.80	72
73	101.88	127.55	139.58	148.49	164.82	190.07	203.43	73
74	116.10	145.41	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.96	18.53	20.61	23.34	25.53	29.96	32.31	18-34
35-39	18.88	22.09	24.61	27.71	30.25	35.55	38.29	35-39
40-44	24.06	28.39	31.70	35.46	38.63	45.46	48.89	40-44
45-49	33.09	39.36	44.01	48.94	53.20	62.71	67.34	45-49
50	44.22	52.73	58.98	65.34	70.84	83.68	89.67	50
51	49.11	58.61	65.57	72.57	78.64	92.92	99.54	51
52	53.82	64.32	71.97	79.58	86.19	101.89	109.10	52
53	57.00	68.29	76.47	82.44	91.44	105.53	113.29	53
54	59.91	71.97	79.07	84.12	93.37	107.67	116.16	54
55	62.64	75.46	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	129.90	157.22	167.93	178.65	198.30	228.68	249.59	68
69	139.63	172.01	186.11	197.99	219.76	253.43	276.65	69
70	150.41	185.45	204.29	217.33	241.24	278.18	303.72	70
71	162.44	200.44	222.48	236.68	261.85	302.95	330.78	71
72	175.86	217.19	240.66	256.02	283.45	327.70	357.84	72
73	192.29	237.77	260.38	277.00	307.47	354.56	382.39	73
74	210.08	260.09	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.63	9.88	11.51	12.71	15.29	16.75	19.35	18-34
35-39	9.81	12.65	14.68	16.15	19.18	21.21	24.28	35-39
40-44	13.65	17.54	20.26	22.21	26.01	29.05	32.93	40-44
45-49	20.05	25.63	29.50	32.23	37.23	41.99	47.11	45-49
50	23.56	30.05	34.52	37.64	43.23	48.96	54.72	50
51	25.40	32.38	37.17	40.52	46.41	52.67	58.75	51
52	27.29	34.76	39.87	43.43	48.92	56.41	60.25	52
53	29.13	37.06	42.47	45.38	50.37	58.08	62.37	53
54	31.01	39.39	43.88	46.68	51.81	59.75	64.48	54
55	32.90	41.75	45.11	47.99	53.27	61.43	66.60	55
56	34.81	43.37	46.34	49.29	54.71	63.09	68.71	56
57	36.74	44.53	47.57	50.60	56.16	64.77	71.01	57
58	38.39	46.65	49.83	53.01	58.84	67.85	74.14	58
59	40.12	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.03	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.19	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	49.90	59.75	63.83	67.90	75.37	86.91	94.77	63
64	53.51	64.37	68.76	73.15	81.20	93.63	102.13	64
65	57.50	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.87	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	70.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	74.70	93.56	102.89	109.46	121.50	140.11	152.95	69
70	80.10	100.29	112.55	119.74	131.74	153.27	166.76	70
71	86.83	108.69	122.22	130.02	142.52	166.42	180.40	71
72	95.22	119.20	131.89	140.30	155.74	179.59	196.09	72
73	108.33	135.63	149.53	159.08	176.57	203.63	219.51	73
74	123.08	154.14	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75* and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75* and above only

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.07	10.53	11.72	13.27	14.51	17.04	18.37	18-34
35-39	10.73	12.56	13.99	15.75	17.19	20.21	21.76	35-39
40-44	13.68	16.13	18.02	20.16	21.95	25.84	27.78	40-44
45-49	18.81	22.37	25.02	27.82	30.24	35.65	38.27	45-49
50	24.07	28.69	32.08	35.55	38.54	45.53	48.78	50
51	26.81	31.98	35.78	39.61	42.91	50.72	54.32	51
52	29.56	35.32	39.52	43.70	47.33	55.95	59.92	52
53	31.75	38.05	42.61	47.03	50.95	60.22	64.48	53
54	33.93	40.76	45.69	50.35	54.54	64.46	69.03	54
55	36.14	43.54	48.83	53.72	58.20	68.78	73.67	55
56	38.41	46.41	52.09	57.22	61.97	73.25	78.45	56
57	40.80	49.42	55.51	60.89	65.95	77.96	83.47	57
58	43.19	52.44	58.91	64.02	69.90	81.95	88.48	58
59	45.83	55.74	62.66	66.75	74.09	85.44	93.34	59
60	48.80	59.46	65.31	69.48	77.12	88.93	97.20	60
61	52.16	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.67	74.29	79.44	84.51	93.81	108.17	118.43	63
64	65.93	80.84	88.43	94.07	104.42	120.41	131.93	64
65	71.83	88.17	97.42	103.64	115.04	132.66	145.44	65
66	78.39	96.33	106.42	113.21	125.66	144.91	158.94	66
67	85.66	105.38	115.41	122.78	136.29	157.16	172.44	67
68	93.13	114.64	129.05	139.45	150.55	178.50	190.56	68
69	101.50	125.02	140.79	152.42	163.85	194.74	207.41	69
70	110.92	136.76	154.05	166.46	178.90	212.67	226.46	70
71	121.59	150.03	169.06	182.40	195.99	233.02	248.09	71
72	133.65	165.07	186.08	200.51	215.40	256.14	272.66	72
73	148.34	183.43	206.86	221.54	239.44	283.57	303.10	73
74	164.49	203.64	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.33	5.62	6.53	7.22	8.69	9.52	11.00	18-34
35-39	5.58	7.20	8.34	9.18	10.89	12.06	13.80	35-39
40-44	7.76	9.96	11.52	12.62	14.78	16.51	18.71	40-44
45-49	11.39	14.57	16.77	18.32	21.15	23.87	26.78	45-49
50	12.81	16.35	18.78	20.49	23.53	26.65	29.78	50
51	13.86	17.67	20.28	22.11	25.33	28.74	32.05	51
52	14.99	19.08	21.89	23.85	27.25	30.99	34.49	52
53	16.24	20.66	23.67	25.76	29.34	33.44	37.13	53
54	17.58	22.34	25.57	27.80	31.54	36.04	39.92	54
55	19.00	24.10	27.57	29.95	33.84	38.79	42.84	55
56	20.49	25.97	29.68	32.21	36.26	41.67	45.89	56
57	22.06	27.92	31.87	34.56	38.77	44.68	49.07	57
58	23.49	29.70	33.88	36.70	41.03	47.39	51.93	58
59	25.03	31.62	36.04	39.01	43.41	50.06	54.69	59
60	26.73	33.74	38.21	40.65	45.12	52.03	56.87	60
61	28.66	36.11	39.66	42.19	46.83	54.00	59.05	61
62	30.82	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.42	42.06	46.06	49.00	54.39	62.72	68.66	63
64	36.35	45.69	51.00	54.26	60.23	69.45	76.09	64
65	39.60	49.73	55.95	59.52	66.07	76.19	83.52	65
66	43.18	54.19	60.89	64.78	71.91	82.92	90.95	66
67	47.10	59.08	65.84	70.04	77.74	89.65	98.37	67
68	50.30	63.05	71.34	76.70	83.23	98.24	105.35	68
69	54.14	67.82	76.70	82.42	89.29	105.53	113.03	69
70	58.91	73.77	83.37	89.57	96.88	114.64	122.65	70
71	64.89	81.24	91.79	98.58	106.52	126.13	134.82	71
72	72.36	90.58	102.34	109.89	118.61	140.55	150.14	72
73	83.66	104.75	118.35	127.08	137.18	162.54	173.64	73
74	96.50	120.87	134.53	143.12	158.30	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.14	26.92	30.54	33.61	38.17	43.59	48.32	18-34
35-39	27.64	33.74	38.30	42.08	47.60	54.51	60.25	35-39
40-44	35.35	43.33	49.22	53.96	60.79	69.83	76.95	40-44
45-49	46.63	57.37	65.18	71.34	80.03	92.21	101.30	45-49
50	53.04	65.30	74.15	81.10	90.64	104.71	114.73	50
51	57.23	70.48	80.05	87.52	97.72	112.98	123.69	51
52	61.43	75.70	85.97	93.97	104.82	121.28	132.69	52
53	65.06	80.26	91.18	99.62	111.06	128.54	140.58	53
54	68.63	84.76	96.32	105.21	117.19	135.71	148.34	54
55	72.16	89.23	101.42	110.74	123.27	142.83	156.03	55
56	75.69	93.70	106.52	116.27	129.31	149.92	163.68	56
57	79.22	98.19	111.65	121.81	135.36	156.54	171.24	57
58	82.32	102.13	116.12	124.68	138.39	159.60	173.98	58
59	85.60	106.30	119.45	127.07	141.04	162.64	176.73	59
60	89.21	110.88	121.68	129.45	143.69	165.69	179.47	60
61	93.28	115.99	123.92	131.83	146.33	168.75	182.22	61
62	97.75	118.11	126.16	134.22	148.97	171.79	184.96	62
63	104.04	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.86	138.18	148.10	157.55	174.89	201.67	219.04	64
65	118.40	147.67	159.07	169.23	187.84	216.61	236.08	65
66	126.66	158.06	170.04	180.89	200.79	231.55	253.13	66
67	135.63	169.34	181.01	192.57	213.75	246.49	270.17	67
68	144.35	180.29	199.12	211.83	235.14	271.15	296.48	68
69	153.98	192.40	217.24	231.11	256.52	295.82	322.80	69
70	164.75	205.96	234.13	250.37	277.92	320.47	349.12	70
71	176.88	221.24	251.54	269.64	298.95	345.14	375.43	71
72	190.60	238.55	271.26	288.91	320.70	369.81	401.75	72
73	207.86	260.40	285.42	303.63	337.03	388.65	419.52	73
74	226.70	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.60	16.29	18.97	20.94	25.36	27.66	32.10	18-34
35-39	16.25	20.95	24.34	26.78	32.06	35.26	40.59	35-39
40-44	21.40	27.53	31.89	35.00	41.40	45.92	52.41	40-44
45-49	28.79	36.93	42.65	46.71	54.59	61.07	69.12	45-49
50	30.78	39.43	45.49	49.75	57.84	64.94	73.21	50
51	32.67	41.83	48.22	52.71	61.15	68.77	77.40	51
52	34.61	44.29	51.03	55.76	64.54	72.71	81.70	52
53	36.61	46.83	53.91	58.87	67.94	76.69	85.99	53
54	38.66	49.41	56.86	62.04	71.37	80.75	90.35	54
55	40.75	52.03	59.84	65.26	74.83	84.86	94.73	55
56	42.88	54.70	62.87	68.52	78.31	89.02	99.13	56
57	45.02	57.39	65.91	71.79	81.79	93.19	101.54	57
58	46.85	59.67	68.48	74.54	84.67	96.68	103.11	58
59	48.75	62.05	71.17	77.42	86.13	99.32	104.69	59
60	50.82	64.64	73.30	77.98	86.55	99.81	106.26	60
61	53.14	67.54	73.67	78.37	86.99	100.31	107.83	61
62	55.77	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.11	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.84	79.70	85.93	91.42	101.48	117.01	127.60	64
65	66.95	84.87	91.88	97.75	108.50	125.12	136.70	65
66	71.44	90.51	97.84	104.08	115.54	133.23	145.80	66
67	76.30	96.62	103.79	110.41	122.55	141.33	154.90	67
68	80.14	101.44	113.74	121.00	134.31	154.88	169.35	68
69	84.70	107.15	122.14	131.58	145.88	168.43	183.80	69
70	90.31	114.22	130.14	140.72	155.15	181.03	196.39	70
71	97.31	123.05	140.19	151.54	166.85	194.87	211.21	71
72	106.05	134.11	152.76	163.34	181.31	209.08	227.13	72
73	119.50	151.17	167.19	177.86	197.42	227.67	245.77	73
74	134.70	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.50	32.37	36.81	40.39	46.06	52.43	58.30	18-34
35-39	33.28	40.80	46.41	50.85	57.74	65.95	73.08	35-39
40-44	42.58	52.39	59.62	65.23	73.73	84.50	93.34	40-44
45-49	55.90	69.03	78.57	85.85	96.62	111.06	122.31	45-49
50	62.69	77.50	88.18	96.28	108.00	124.44	136.72	50
51	67.37	83.31	94.79	103.49	115.99	133.73	146.82	51
52	72.05	89.16	101.46	110.73	123.99	143.05	156.95	52
53	76.16	94.33	107.37	117.16	131.09	151.32	165.94	53
54	80.19	99.43	113.19	123.49	138.08	159.47	174.78	54
55	84.17	104.47	118.95	129.74	144.96	167.52	183.49	55
56	88.11	109.47	124.66	135.95	151.76	175.48	192.10	56
57	92.03	114.46	130.37	142.11	158.51	183.39	200.65	57
58	95.36	118.70	135.20	147.22	164.17	189.93	207.81	58
59	98.85	123.16	140.26	152.41	170.04	196.58	215.16	59
60	102.67	128.02	145.50	158.02	176.13	203.76	222.86	60
61	106.99	133.47	151.29	164.13	182.17	210.08	226.17	61
62	111.84	139.28	156.34	166.32	184.61	212.89	228.31	62
63	118.50	148.05	167.75	179.13	198.85	229.29	247.26	63
64	125.84	157.29	178.60	191.94	213.06	245.68	266.23	64
65	133.92	167.50	190.36	204.75	227.28	262.09	285.18	65
66	142.75	178.63	202.99	217.56	241.48	278.47	304.14	66
67	152.28	190.66	216.44	230.37	255.71	294.87	323.10	67
68	161.43	202.18	230.20	249.92	275.68	321.33	348.96	68
69	171.48	214.86	244.66	265.67	292.74	341.71	370.55	69
70	182.70	229.03	260.82	283.14	311.80	364.11	394.68	70
71	195.32	244.98	279.04	302.82	333.27	389.36	421.86	71
72	209.57	263.04	299.66	325.12	357.56	417.96	452.61	72
73	227.70	286.05	325.95	348.10	386.39	445.57	480.21	73
74	247.44	311.14	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.36	19.86	23.12	25.52	30.92	33.71	39.14	18-34
35-39	19.80	25.54	29.67	32.66	39.12	43.00	49.52	35-39
40-44	25.95	33.38	38.68	42.46	50.28	55.73	63.65	40-44
45-49	34.59	44.39	51.28	56.17	65.75	73.47	83.23	45-49
50	36.77	47.13	54.40	59.51	69.27	77.70	87.68	50
51	38.94	49.88	57.54	62.92	73.10	82.11	92.53	51
52	41.15	52.69	60.75	66.40	76.97	86.61	97.43	52
53	43.40	55.55	64.00	69.91	80.81	91.11	102.28	53
54	45.69	58.44	67.29	73.46	84.65	95.66	107.15	54
55	48.00	61.34	70.59	77.03	88.50	100.22	112.02	55
56	50.34	64.28	73.93	80.61	92.33	104.80	116.87	56
57	52.68	67.22	77.25	84.20	96.13	109.36	121.68	57
58	54.63	69.66	80.01	87.16	99.22	113.11	125.59	58
59	56.66	72.19	82.88	90.22	102.42	116.94	129.59	59
60	58.85	74.94	85.94	93.35	105.69	120.89	133.01	60
61	61.30	78.01	89.15	96.81	108.74	125.27	134.25	61
62	64.09	81.44	91.86	97.72	108.47	125.08	135.49	62
63	67.68	86.01	98.14	104.63	116.14	133.93	145.49	63
64	71.67	91.03	104.02	111.54	123.82	142.77	155.51	64
65	76.07	96.58	110.37	118.45	131.49	151.63	165.51	65
66	80.86	102.61	117.19	125.37	139.17	160.48	175.52	66
67	86.04	109.13	124.34	132.28	146.83	169.32	185.53	67
68	90.09	114.23	130.45	141.32	156.85	182.12	198.54	68
69	94.89	120.27	137.29	148.67	164.74	191.51	208.54	69
70	100.78	127.70	145.73	157.78	174.57	203.16	220.97	70
71	108.11	137.00	156.32	169.20	186.97	217.79	236.67	71
72	117.28	148.62	169.56	183.51	202.58	236.15	256.43	72
73	131.44	166.64	190.17	204.01	226.45	261.14	281.63	73
74	147.44	187.01	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.65	192.20	210.94	55
56	100.54	125.24	142.81	155.64	174.21	201.04	220.52	56
57	104.84	130.72	149.08	162.42	181.65	209.75	229.94	57
58	108.40	135.27	154.27	168.02	187.74	216.92	237.64	58
59	112.11	140.01	159.67	173.83	194.03	224.37	245.62	59
60	116.15	145.16	165.55	180.15	200.88	232.47	254.28	60
61	120.70	150.95	172.14	187.25	208.57	241.55	264.00	61
62	125.94	157.61	179.72	195.43	217.43	252.02	271.66	62
63	132.96	166.49	189.83	206.37	229.32	266.03	290.27	63
64	140.82	176.41	201.14	218.61	242.64	281.73	307.14	64
65	149.45	187.34	213.60	232.11	257.34	299.04	325.75	65
66	158.84	199.21	227.13	246.78	273.34	317.86	346.00	66
67	168.94	211.98	241.70	262.57	290.57	338.12	367.81	67
68	178.50	224.06	255.49	277.54	306.96	357.33	388.56	68
69	188.98	237.32	270.63	293.98	324.97	378.45	411.34	69
70	200.64	252.10	287.52	312.31	345.02	401.97	436.74	70
71	213.75	268.72	306.53	332.93	367.59	428.44	465.30	71
72	228.56	287.54	328.05	356.28	393.10	458.41	497.60	72
73	247.54	311.71	355.72	386.34	426.11	497.05	539.39	73
74	268.18	338.02	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	129.32	55
56	57.80	73.86	84.99	92.72	106.35	120.58	134.62	56
57	60.33	77.04	88.60	96.61	110.47	125.53	139.83	57
58	62.42	79.65	91.54	99.77	113.77	129.54	144.01	58
59	64.57	82.34	94.59	103.02	117.17	133.66	148.31	59
60	66.88	85.25	97.87	106.53	120.83	138.10	152.95	60
61	69.47	88.49	101.52	110.46	124.92	143.09	158.12	61
62	72.41	92.18	105.70	114.92	129.53	148.76	161.58	62
63	76.24	97.00	111.16	120.80	135.88	156.25	172.01	63
64	80.50	102.37	117.27	127.35	142.89	164.62	180.88	64
65	85.19	108.29	123.97	134.58	150.64	173.84	190.68	65
66	90.28	114.72	131.27	142.44	159.11	183.89	201.40	66
67	95.77	121.65	139.15	150.93	168.25	194.74	212.97	67
68	100.04	127.03	145.24	157.48	175.25	203.09	221.84	68
69	105.08	133.38	152.44	165.23	183.61	213.01	232.42	69
70	111.25	141.19	161.32	174.83	193.99	225.30	245.56	70
71	118.92	150.94	172.45	186.85	207.09	240.70	262.13	71
72	128.51	163.13	186.37	201.92	223.58	260.05	283.00	72
73	143.39	182.11	208.12	225.51	249.75	290.45	316.14	73
74	160.18	203.55	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.08	13.05	14.65	16.42	18.29	21.18	23.16	18-34
35-39	13.35	15.85	17.80	19.85	22.09	25.61	27.96	35-39
40-44	17.22	20.57	23.15	25.71	28.50	33.12	36.07	40-44
45-49	23.68	28.50	32.09	35.49	39.22	45.68	49.64	45-49
50	29.40	35.44	39.89	44.01	48.45	56.59	61.32	50
51	32.50	39.20	44.14	48.65	53.50	62.55	67.74	51
52	35.63	43.01	48.43	53.34	58.63	68.57	74.22	52
53	38.19	46.23	52.09	57.30	62.97	73.65	79.70	53
54	40.74	49.42	55.73	61.24	67.27	78.70	85.15	54
55	43.32	52.68	59.42	65.23	71.64	83.82	90.68	55
56	45.95	56.02	63.22	69.33	76.08	89.07	96.31	56
57	48.69	59.47	67.16	73.57	80.71	94.52	101.52	57
58	51.32	62.82	70.93	77.10	85.12	99.03	106.61	58
59	54.19	66.43	75.05	80.23	89.48	103.03	111.54	59
60	57.41	70.47	78.09	83.36	92.65	106.84	115.48	60
61	61.04	74.91	81.07	86.33	95.82	110.50	119.43	61
62	64.64	77.72	83.82	89.18	98.98	114.14	123.36	62
63	70.31	86.66	93.74	99.72	110.70	127.64	138.03	63
64	76.07	93.87	103.56	110.26	122.39	141.14	152.69	64
65	82.49	101.90	113.37	120.81	134.10	154.64	167.36	65
66	89.61	110.78	123.22	131.35	145.80	168.13	182.03	66
67	97.44	120.56	133.06	141.90	157.51	181.63	196.69	67
68	105.34	130.42	147.41	159.51	173.16	204.58	216.29	68
69	114.17	141.41	159.89	173.34	187.85	222.01	234.61	69
70	124.08	153.81	173.93	188.31	204.22	241.16	255.14	70
71	135.28	167.80	189.80	205.26	222.48	262.83	278.24	71
72	147.93	183.65	207.78	224.47	243.20	287.40	304.29	72
73	163.44	203.14	229.90	246.93	267.62	316.07	335.67	73
74	180.46	224.54	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.49	7.15	8.34	9.23	11.26	12.22	14.25	18-34
35-39	7.15	9.25	10.76	11.87	14.27	15.65	18.08	35-39
40-44	9.92	12.78	14.83	16.29	19.33	21.40	24.47	40-44
45-49	14.39	18.47	21.33	23.37	27.32	30.55	34.60	45-49
50	16.08	20.59	23.73	25.97	30.20	33.89	38.21	50
51	17.33	22.17	25.54	27.92	32.39	36.43	40.99	51
52	18.67	23.85	27.46	30.01	34.71	39.12	43.93	52
53	20.11	25.69	29.54	32.25	37.16	41.99	47.03	53
54	21.65	27.61	31.73	34.60	39.71	45.00	50.26	54
55	23.25	29.62	34.01	37.06	42.36	48.15	53.58	55
56	24.93	31.73	36.41	39.62	45.10	51.41	56.56	56
57	26.68	33.91	38.86	42.26	47.66	54.79	59.68	57
58	28.26	35.89	41.09	44.63	49.98	57.71	63.83	58
59	29.94	37.99	43.45	47.14	52.43	60.46	66.90	59
60	31.80	40.30	45.85	48.84	54.21	62.51	69.41	60
61	33.88	42.88	47.41	50.44	55.98	64.56	71.95	61
62	36.22	45.48	48.92	52.04	57.76	66.60	74.54	62
63	39.06	49.37	54.36	57.83	64.19	74.02	82.52	63
64	42.26	53.35	59.78	63.61	70.60	81.41	90.56	64
65	45.80	57.75	65.22	69.39	77.02	88.82	98.66	65
66	49.67	62.61	70.65	75.17	83.44	96.22	106.27	66
67	53.90	67.91	76.09	80.95	89.85	103.61	112.20	67
68	57.34	72.18	81.97	88.28	96.08	113.06	119.98	68
69	61.43	77.30	87.74	94.55	102.90	121.22	128.45	69
70	66.51	83.65	94.88	102.23	111.24	131.15	138.87	70
71	72.85	91.60	103.87	111.89	121.63	143.48	151.83	71
72	80.77	101.55	115.13	123.98	134.47	158.84	167.95	72
73	92.76	116.65	132.27	141.90	153.63	181.51	192.82	73
74	106.37	133.80	148.96	158.47	175.34	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.09	15.57	17.58	19.57	22.07	25.32	27.95	18-34
35-39	15.97	19.14	21.61	23.95	26.99	31.01	34.16	35-39
40-44	20.76	25.01	28.28	31.26	35.05	40.40	44.36	40-44
45-49	28.55	34.63	39.16	43.16	48.20	55.71	61.01	45-49
50	34.73	42.19	47.70	52.47	58.36	67.65	73.86	50
51	38.19	46.42	52.50	57.69	64.09	74.38	81.16	51
52	41.70	50.70	57.34	62.98	69.93	81.19	88.52	52
53	44.63	54.41	61.57	67.57	74.99	87.08	94.92	53
54	47.55	58.08	65.77	72.13	80.00	92.94	101.27	54
55	50.50	61.82	70.01	76.74	85.08	98.86	107.69	55
56	53.49	65.63	74.35	81.44	90.19	104.89	114.17	56
57	56.58	69.52	78.81	86.25	95.47	111.08	119.57	57
58	59.45	73.20	82.95	90.18	100.34	116.11	124.74	58
59	62.55	77.12	87.44	93.71	104.87	120.62	129.74	59
60	66.02	81.48	90.87	97.24	108.18	124.75	133.76	60
61	69.92	86.28	94.26	100.45	111.49	128.57	137.79	61
62	73.82	89.49	97.20	103.42	114.78	132.36	141.79	62
63	79.95	99.03	108.04	114.93	127.59	147.11	157.63	63
64	86.21	106.90	118.69	126.45	140.36	161.87	173.45	64
65	93.15	115.63	129.32	137.98	153.16	176.62	189.28	65
66	100.83	125.23	140.02	149.49	165.94	191.35	205.12	66
67	109.22	135.74	150.71	161.02	178.73	206.10	220.94	67
68	117.55	146.20	165.77	179.57	195.77	230.66	242.02	68
69	126.84	157.80	178.99	194.26	211.85	249.28	261.81	69
70	137.24	170.86	193.81	210.16	229.54	269.65	283.82	70
71	148.97	185.57	210.54	228.12	248.97	292.64	308.39	71
72	162.21	202.23	229.48	248.43	271.00	318.66	335.92	72
73	178.54	222.85	252.94	272.32	295.80	348.57	368.24	73
74	196.43	245.44	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.15	11.24	13.83	14.92	17.50	18-34
35-39	8.72	11.30	13.18	14.56	17.65	19.24	22.36	35-39
40-44	12.08	15.60	18.14	19.96	23.88	26.29	30.23	40-44
45-49	17.39	22.37	25.89	28.42	33.49	37.23	42.42	45-49
50	19.35	24.83	28.68	31.45	36.87	41.13	46.64	50
51	20.80	26.67	30.80	33.73	39.45	44.12	49.93	51
52	22.35	28.62	33.03	36.17	42.17	47.25	53.37	52
53	23.98	30.72	35.41	38.74	44.98	50.54	56.93	53
54	25.72	32.88	37.89	41.40	47.88	53.96	60.60	54
55	27.50	35.14	40.45	44.17	50.88	57.51	64.32	55
56	29.37	37.49	43.14	47.03	53.94	61.15	67.23	56
57	31.30	39.90	45.85	49.96	56.55	64.90	70.29	57
58	33.03	42.08	48.30	52.56	58.93	68.03	75.73	58
59	34.85	44.36	50.86	55.27	61.45	70.86	79.11	59
60	36.87	46.86	53.49	57.03	63.30	72.99	81.95	60
61	39.10	49.65	55.16	58.69	65.13	75.12	84.85	61
62	41.62	52.48	56.73	60.35	66.98	77.23	87.85	62
63	44.70	56.68	62.66	66.66	73.99	85.32	96.38	63
64	48.17	61.01	68.56	72.96	80.97	93.37	105.03	64
65	52.00	65.77	74.49	79.26	87.97	101.45	113.80	65
66	56.16	71.03	80.41	85.56	94.97	109.52	121.59	66
67	60.70	76.74	86.34	91.86	101.96	117.57	126.03	67
68	64.38	81.31	92.60	99.86	108.93	127.88	134.61	68
69	68.72	86.78	98.78	106.68	116.51	136.91	143.87	69
70	74.11	93.53	106.39	114.89	125.60	147.66	155.09	70
71	80.81	101.96	115.95	125.20	136.74	160.83	168.84	71
72	89.18	112.52	127.92	138.07	150.33	177.13	185.76	72
73	101.86	128.55	146.19	156.72	170.08	200.48	212.00	73
74	116.24	146.73	163.39	173.82	192.38	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.10	18.09	20.51	22.72	25.85	29.46	32.74	18-34
35-39	18.59	22.43	25.42	28.05	31.89	36.41	40.36	35-39
40-44	24.30	29.45	33.41	36.81	41.60	47.68	52.65	40-44
45-49	33.42	40.76	46.23	50.83	57.18	65.74	72.38	45-49
50	40.06	48.94	55.51	60.93	68.27	78.71	86.40	50
51	43.88	53.64	60.86	66.73	74.68	86.21	94.58	51
52	47.77	58.39	66.25	72.62	81.23	93.81	102.82	52
53	51.07	62.59	71.05	77.84	87.01	100.51	110.14	53
54	54.36	66.74	75.81	83.02	92.73	107.18	117.39	54
55	57.68	70.96	80.60	88.25	98.52	113.90	124.70	55
56	61.03	75.24	85.48	93.55	104.30	120.71	132.03	56
57	64.47	79.57	90.46	98.93	110.23	127.64	137.62	57
58	67.58	83.58	94.97	103.26	115.56	133.19	142.87	58
59	70.91	87.81	99.83	107.19	120.26	138.21	147.94	59
60	74.63	92.49	103.65	111.12	123.71	142.66	152.04	60
61	78.80	97.65	107.45	114.57	127.16	146.64	156.15	61
62	83.00	101.26	110.58	117.66	130.58	150.58	160.22	62
63	89.59	111.40	122.34	130.14	144.48	166.58	177.23	63
64	96.35	119.93	133.82	142.64	158.33	182.60	194.21	64
65	103.81	129.36	145.27	155.15	172.22	198.60	211.20	65
66	112.05	139.68	156.82	167.63	186.08	214.57	228.21	66
67	121.00	150.92	168.36	180.14	199.95	230.57	245.19	67
68	129.76	161.98	184.13	199.63	218.38	256.74	267.75	68
69	139.51	174.19	198.09	215.18	235.85	276.55	289.01	69
70	150.40	187.91	213.69	232.01	254.86	298.14	312.50	70
71	162.66	203.34	231.28	250.98	275.46	322.45	338.54	71
72	176.49	220.81	251.18	272.39	298.80	349.92	367.55	72
73	193.64	242.56	275.98	297.71	323.98	381.07	400.81	73
74	212.40	266.34	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.81	10.21	11.96	13.25	16.40	17.62	20.75	18-34
35-39	10.29	13.35	15.60	17.25	21.03	22.83	26.64	35-39
40-44	14.24	18.42	21.45	23.63	28.43	31.18	35.99	40-44
45-49	20.39	26.27	30.45	33.47	39.66	43.91	50.24	45-49
50	22.62	29.07	33.63	36.93	43.54	48.37	55.07	50
51	24.27	31.17	36.06	39.54	46.51	51.81	58.87	51
52	26.03	33.39	38.60	42.33	49.63	55.38	62.81	52
53	27.85	35.75	41.28	45.23	52.80	59.09	66.83	53
54	29.79	38.15	44.05	48.20	56.05	62.92	70.94	54
55	31.75	40.66	46.89	51.28	59.40	66.87	75.06	55
56	33.81	43.25	49.87	54.44	62.78	70.89	77.90	56
57	35.92	45.89	52.84	57.66	65.44	75.01	80.90	57
58	37.80	48.27	55.51	60.49	67.88	78.35	87.63	58
59	39.76	50.73	58.27	63.40	70.47	81.26	91.32	59
60	41.94	53.42	61.13	65.22	72.39	83.47	94.49	60
61	44.32	56.42	62.91	66.94	74.28	85.68	97.75	61
62	47.02	59.48	64.54	68.66	76.20	87.86	101.16	62
63	50.34	63.99	70.96	75.49	83.79	96.62	110.24	63
64	54.08	68.67	77.34	82.31	91.34	105.33	119.50	64
65	58.20	73.79	83.76	89.13	98.92	114.08	128.94	65
66	62.65	79.45	90.17	95.95	106.50	122.82	136.91	66
67	67.50	85.57	96.59	102.77	114.07	131.53	139.86	67
68	71.42	90.44	103.23	111.44	121.78	142.70	149.24	68
69	76.01	96.26	109.82	118.81	130.12	152.60	159.29	69
70	81.71	103.41	117.90	127.55	139.96	164.17	171.31	70
71	88.77	112.32	128.03	138.51	151.85	178.18	185.85	71
72	97.59	123.49	140.71	152.16	166.19	195.42	203.57	72
73	110.96	140.45	160.11	171.54	186.53	219.45	231.18	73
74	126.11	159.66	177.82	189.17	209.42	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.11	20.61	23.44	25.87	29.63	33.60	37.53	18-34
35-39	21.21	25.72	29.23	32.15	36.79	41.81	46.56	35-39
40-44	27.84	33.89	38.54	42.36	48.15	54.96	60.94	40-44
45-49	38.29	46.89	53.30	58.50	66.16	75.77	83.75	45-49
50	45.39	55.69	63.32	69.39	78.18	89.77	98.94	50
51	49.57	60.86	69.22	75.77	85.27	98.04	108.00	51
52	53.84	66.08	75.16	82.26	92.53	106.43	117.12	52
53	57.51	70.77	80.53	88.11	99.03	113.94	125.36	53
54	61.17	75.40	85.85	93.91	105.46	121.42	133.51	54
55	64.86	80.10	91.19	99.76	111.96	128.94	141.71	55
56	68.57	84.85	96.61	105.66	118.41	136.53	149.89	56
57	72.36	89.62	102.11	111.61	124.99	144.20	155.67	57
58	75.71	93.96	106.99	116.34	130.78	150.27	161.00	58
59	79.27	98.50	112.22	120.67	135.65	155.80	166.14	59
60	83.24	103.50	116.43	125.00	139.24	160.57	170.32	60
61	87.68	109.02	120.64	128.69	142.83	164.71	174.51	61
62	92.18	113.03	123.96	131.90	146.38	168.80	178.65	62
63	99.23	123.77	136.64	145.35	161.37	186.05	196.83	63
64	106.49	132.96	148.95	158.83	176.30	203.33	214.97	64
65	114.47	143.09	161.22	172.32	191.28	220.58	233.12	65
66	123.27	154.13	173.62	185.77	206.22	237.79	251.30	66
67	132.78	166.10	186.01	199.26	221.17	255.04	269.44	67
68	141.97	177.76	202.49	219.69	240.99	282.82	293.48	68
69	152.18	190.58	217.19	236.10	259.85	303.82	316.21	69
70	163.56	204.96	233.57	253.86	280.18	326.63	341.18	70
71	176.35	221.11	252.02	273.84	301.95	352.26	368.69	71
72	190.77	239.39	272.88	296.35	326.60	381.18	399.18	72
73	208.74	262.27	299.02	323.10	352.16	413.57	433.38	73
74	228.37	287.24	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.97	11.74	13.77	15.26	18.97	20.32	24.00	18-34
35-39	11.86	15.40	18.02	19.94	24.41	26.42	30.92	35-39
40-44	16.40	21.24	24.76	27.30	32.98	36.07	41.75	40-44
45-49	23.39	30.17	35.01	38.52	45.83	50.59	58.06	45-49
50	25.89	33.31	38.58	42.41	50.21	55.61	63.50	50
51	27.74	35.67	41.32	45.35	53.57	59.50	67.81	51
52	29.71	38.16	44.17	48.49	57.09	63.51	72.25	52
53	31.72	40.78	47.15	51.72	60.62	67.64	76.73	53
54	33.86	43.42	50.21	55.00	64.22	71.88	81.28	54
55	36.00	46.18	53.33	58.39	67.92	76.23	85.80	55
56	38.25	49.01	56.60	61.85	71.62	80.63	88.57	56
57	40.54	51.88	59.83	65.36	74.33	85.12	91.51	57
58	42.57	54.46	62.72	68.42	76.83	88.67	99.53	58
59	44.67	57.10	65.68	71.53	79.49	91.66	103.53	59
60	47.01	59.98	68.77	73.41	81.48	93.95	107.03	60
61	49.54	63.19	70.66	75.19	83.43	96.24	110.65	61
62	52.42	66.48	72.35	76.97	85.42	98.49	114.47	62
63	55.98	71.30	79.26	84.32	93.59	107.92	124.10	63
64	59.99	76.33	86.12	91.66	101.71	117.29	133.97	64
65	64.40	81.81	93.03	99.00	109.87	126.71	144.08	65
66	69.14	87.87	99.93	106.34	118.03	136.12	152.23	66
67	74.30	94.40	106.84	113.68	126.18	145.49	153.69	67
68	78.46	99.57	113.86	123.02	134.63	157.52	163.87	68
69	83.30	105.74	120.86	130.94	143.73	168.29	174.71	69
70	89.31	113.29	129.41	140.21	154.32	180.68	187.53	70
71	96.73	122.68	140.11	151.82	166.96	195.53	202.86	71
72	106.00	134.46	153.50	166.25	182.05	213.71	221.38	72
73	120.06	152.35	174.03	186.36	202.98	238.42	250.36	73
74	135.98	172.59	192.25	204.52	226.46	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.12	23.13	26.37	29.02	33.41	37.74	42.32	18-34
35-39	23.83	29.01	33.04	36.25	41.69	47.21	52.76	35-39
40-44	31.38	38.33	43.67	47.91	54.70	62.24	69.23	40-44
45-49	43.16	53.02	60.37	66.17	75.14	85.80	95.12	45-49
50	50.72	62.44	71.13	77.85	88.09	100.83	111.48	50
51	55.26	68.08	77.58	84.81	95.86	109.87	121.42	51
52	59.91	73.77	84.07	91.90	103.83	119.05	131.42	52
53	63.95	78.95	90.01	98.38	111.05	127.37	140.58	53
54	67.98	84.06	95.89	104.80	118.19	135.66	149.63	54
55	72.04	89.24	101.78	111.27	125.40	143.98	158.72	55
56	76.11	94.46	107.74	117.77	132.52	152.35	167.75	56
57	80.25	99.67	113.76	124.29	139.75	160.76	173.72	57
58	83.84	104.34	119.01	129.42	146.00	167.35	179.13	58
59	87.63	109.19	124.61	134.15	151.04	173.39	184.34	59
60	91.85	114.51	129.21	138.88	154.77	178.48	188.60	60
61	96.56	120.39	133.83	142.81	158.50	182.78	192.87	61
62	101.36	124.80	137.34	146.14	162.18	187.02	197.08	62
63	108.87	136.14	150.94	160.56	178.26	205.52	216.43	63
64	116.63	145.99	164.08	175.02	194.27	224.06	235.73	64
65	125.13	156.82	177.17	189.49	210.34	242.56	255.04	65
66	134.49	168.58	190.42	203.91	226.36	261.01	274.39	66
67	144.56	181.28	203.66	218.38	242.39	279.51	293.69	67
68	154.18	193.54	220.85	239.75	263.60	308.90	319.21	68
69	164.85	206.97	236.29	257.02	283.85	331.09	343.41	69
70	176.72	222.01	253.45	275.71	305.50	355.12	369.86	70
71	190.04	238.88	272.76	296.70	328.44	382.07	398.84	71
72	205.05	257.97	294.58	320.31	354.40	412.44	430.81	72
73	223.84	281.98	322.06	348.49	380.34	446.07	465.95	73
74	244.34	308.14	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.13	13.27	15.58	17.27	21.54	23.02	27.25	18-34
35-39	13.43	17.45	20.44	22.63	27.79	30.01	35.20	35-39
40-44	18.56	24.06	28.07	30.97	37.53	40.96	47.51	40-44
45-49	26.39	34.07	39.57	43.57	52.00	57.27	65.88	45-49
50	29.16	37.55	43.53	47.89	56.88	62.85	71.93	50
51	31.21	40.17	46.58	51.16	60.63	67.19	76.75	51
52	33.39	42.93	49.74	54.65	64.55	71.64	81.69	52
53	35.59	45.81	53.02	58.21	68.44	76.19	86.63	53
54	37.93	48.69	56.37	61.80	72.39	80.84	91.62	54
55	40.25	51.70	59.77	65.50	76.44	85.59	96.54	55
56	42.69	54.77	63.33	69.26	80.46	90.37	99.24	56
57	45.16	57.87	66.82	73.06	83.22	95.23	102.12	57
58	47.34	60.65	69.93	76.35	85.78	98.99	111.43	58
59	49.58	63.47	73.09	79.66	88.51	102.06	115.74	59
60	52.08	66.54	76.41	81.60	90.57	104.43	119.57	60
61	54.76	69.96	78.41	83.44	92.58	106.80	123.55	61
62	57.82	73.48	80.16	85.28	94.64	109.12	127.78	62
63	61.62	78.61	87.56	93.15	103.39	119.22	137.96	63
64	65.90	83.99	94.90	101.01	112.08	129.25	148.44	64
65	70.60	89.83	102.30	108.87	120.82	139.34	159.22	65
66	75.63	96.29	109.69	116.73	129.56	149.42	167.55	66
67	81.10	103.23	117.09	124.59	138.29	159.45	167.52	67
68	85.50	108.70	124.49	134.60	147.48	172.34	178.50	68
69	90.59	115.22	131.90	143.07	157.34	183.98	190.13	69
70	96.91	123.17	140.92	152.87	168.68	197.19	203.75	70
71	104.69	133.04	152.19	165.13	182.07	212.88	219.87	71
72	114.41	145.43	166.29	180.34	197.91	232.00	239.19	72
73	129.16	164.25	187.95	201.18	219.43	257.39	269.54	73
74	145.85	185.52	206.68	219.87	243.50	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	25.65	29.30	32.17	37.19	41.88	47.11	18-34
35-39	26.45	32.30	36.85	40.35	46.59	52.61	58.96	35-39
40-44	34.92	42.77	48.80	53.46	61.25	69.52	77.52	40-44
45-49	48.03	59.15	67.44	73.84	84.12	95.83	106.49	45-49
50	56.05	69.19	78.94	86.31	98.00	111.89	124.02	50
51	60.95	75.30	85.94	93.85	106.45	121.70	134.84	51
52	65.98	81.46	92.98	101.54	115.13	131.67	145.72	52
53	70.39	87.13	99.49	108.65	123.07	140.80	155.80	53
54	74.79	92.72	105.93	115.69	130.92	149.90	165.75	54
55	79.22	98.38	112.37	122.78	138.84	159.02	175.73	55
56	83.65	104.07	118.87	129.88	146.63	168.17	185.61	56
57	88.14	109.72	125.41	136.97	154.51	177.32	191.77	57
58	91.97	114.72	131.03	142.50	161.22	184.43	197.26	58
59	95.99	119.88	137.00	147.63	166.43	190.98	202.54	59
60	100.46	125.52	141.99	152.76	170.30	196.39	206.88	60
61	105.44	131.76	147.02	156.93	174.17	200.85	211.23	61
62	110.54	136.57	150.72	160.38	177.98	205.24	215.51	62
63	118.51	148.51	165.24	175.77	195.15	224.99	236.03	63
64	126.77	159.02	179.21	191.21	212.24	244.79	256.49	64
65	135.79	170.55	193.12	206.66	229.40	264.54	276.96	65
66	145.71	183.03	207.22	222.05	246.50	284.23	297.48	66
67	156.34	196.46	221.31	237.50	263.61	303.98	317.94	67
68	166.39	209.32	239.21	259.81	286.21	334.98	344.94	68
69	177.52	223.36	255.39	277.94	307.85	358.36	370.61	69
70	189.88	239.06	273.33	297.56	330.82	383.61	398.54	70
71	203.73	256.65	293.50	319.56	354.93	411.88	428.99	71
72	219.33	276.55	316.28	344.27	382.20	443.70	462.44	72
73	238.94	301.69	345.10	373.88	408.52	478.57	498.52	73
74	260.31	329.04	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.29	14.80	17.39	19.28	24.11	25.72	30.50	18-34
35-39	15.00	19.50	22.86	25.32	31.17	33.60	39.48	35-39
40-44	20.72	26.88	31.38	34.64	42.08	45.85	53.27	40-44
45-49	29.39	37.97	44.13	48.62	58.17	63.95	73.70	45-49
50	32.43	41.79	48.48	53.37	63.55	70.09	80.36	50
51	34.68	44.67	51.84	56.97	67.69	74.88	85.69	51
52	37.07	47.70	55.31	60.81	72.01	79.77	91.13	52
53	39.46	50.84	58.89	64.70	76.26	84.74	96.53	53
54	42.00	53.96	62.53	68.60	80.56	89.80	101.96	54
55	44.50	57.22	66.21	72.61	84.96	94.95	107.28	55
56	47.13	60.53	70.06	76.67	89.30	100.11	109.91	56
57	49.78	63.86	73.81	80.76	92.11	105.34	112.73	57
58	52.11	66.84	77.14	84.28	94.73	109.31	123.33	58
59	54.49	69.84	80.50	87.79	97.53	112.46	127.95	59
60	57.15	73.10	84.05	89.79	99.66	114.91	132.11	60
61	59.98	76.73	86.16	91.69	101.73	117.36	136.45	61
62	63.22	80.48	87.97	93.59	103.86	119.75	141.09	62
63	67.26	85.92	95.86	101.98	113.19	130.52	151.82	63
64	71.81	91.65	103.68	110.36	122.45	141.21	162.91	64
65	76.80	97.85	111.57	118.74	131.77	151.97	174.36	65
66	82.12	104.71	119.45	127.12	141.09	162.72	182.87	66
67	87.90	112.06	127.34	135.50	150.40	173.41	181.35	67
68	92.54	117.83	135.12	146.18	160.33	187.16	193.13	68
69	97.88	124.70	142.94	155.20	170.95	199.67	205.55	69
70	104.51	133.05	152.43	165.53	183.04	213.70	219.97	70
71	112.65	143.40	164.27	178.44	197.18	230.23	236.88	71
72	122.82	156.40	179.08	194.43	213.77	250.29	257.00	72
73	138.26	176.15	201.87	216.00	235.88	276.36	288.72	73
74	155.72	198.45	221.11	235.22	260.54	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.32	29.65	33.68	37.00	42.12	48.02	53.31	18-34
35-39	30.46	37.27	42.35	46.47	52.67	60.23	66.66	35-39
40-44	38.96	47.87	54.42	59.60	67.26	77.16	85.14	40-44
45-49	51.27	63.20	71.87	78.60	88.33	101.63	111.81	45-49
50	57.86	71.40	81.16	88.69	99.32	114.58	125.72	50
51	62.30	76.90	87.42	95.50	106.85	123.35	135.25	51
52	66.74	82.44	93.71	102.35	114.41	132.17	144.82	52
53	70.61	87.30	99.27	108.39	121.07	139.93	153.26	53
54	74.41	92.09	104.75	114.35	127.63	147.52	161.56	54
55	78.16	96.85	110.19	117.60	130.53	150.53	165.61	55
56	81.90	101.59	112.76	119.95	133.14	153.53	168.43	56
57	85.62	106.32	114.96	122.30	135.75	156.54	171.24	57
58	88.84	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.22	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.89	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.74	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.72	217.50	235.35	250.37	277.92	320.47	349.12	70
71	186.10	233.11	253.47	269.64	299.30	345.14	375.43	71
72	200.09	250.80	271.57	288.91	320.70	369.81	401.75	72
73	217.78	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	18.08	21.05	23.23	28.14	30.69	35.62	18-34
35-39	18.03	23.25	27.01	29.73	35.59	39.13	45.06	35-39
40-44	23.68	30.46	35.29	38.73	45.85	50.82	58.03	40-44
45-49	31.69	40.66	46.97	51.44	60.17	67.27	76.17	45-49
50	33.78	43.28	49.94	54.63	63.56	71.32	80.44	50
51	35.80	45.85	52.88	57.82	67.12	75.44	84.97	51
52	37.88	48.49	55.89	61.08	70.76	79.66	89.57	52
53	40.01	51.19	58.96	64.39	74.38	83.90	94.14	53
54	42.18	53.92	62.07	67.75	78.01	88.20	97.29	54
55	44.38	56.69	65.22	71.15	81.67	92.54	98.70	55
56	46.61	59.49	68.40	74.57	83.61	96.42	100.12	56
57	48.84	62.30	71.58	76.82	85.27	98.33	101.54	57
58	50.74	64.66	72.58	77.21	85.70	98.83	103.11	58
59	52.70	67.12	72.94	77.60	86.13	99.32	104.69	59
60	54.84	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.23	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.26	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.51	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.14	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.16	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.11	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.80	113.71	123.69	131.58	146.06	168.43	183.80	69
70	95.55	120.96	133.64	142.17	157.80	181.97	198.24	70
71	102.71	130.03	143.59	152.76	169.56	195.53	212.68	71
72	111.67	141.37	153.54	163.34	181.31	209.08	227.13	72
73	125.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	141.07	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.45	191.96	210.94	55
56	100.54	125.24	142.81	152.65	169.45	195.40	214.90	56
57	104.84	130.72	146.02	155.34	172.43	198.84	217.62	57
58	108.40	135.27	148.09	157.54	174.87	201.66	219.76	58
59	112.11	140.01	150.16	159.74	177.31	204.46	221.89	59
60	116.15	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.70	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.82	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.45	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.84	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.94	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.50	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.98	237.32	255.41	271.72	301.60	347.81	378.85	69
70	200.64	252.10	274.84	292.39	324.56	374.26	406.73	70
71	213.75	268.72	294.28	313.07	347.50	400.72	434.61	71
72	228.56	287.54	313.71	333.74	370.46	427.19	462.49	72
73	247.54	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.18	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	127.46	55
56	57.80	73.86	84.99	92.72	106.35	120.58	128.37	56
57	60.33	77.04	88.60	96.61	109.80	125.53	129.28	57
58	62.42	79.65	91.54	98.68	109.53	126.31	130.53	58
59	64.57	82.34	92.53	98.44	109.27	126.01	131.77	59
60	66.88	85.25	92.30	98.20	109.00	125.70	133.01	60
61	69.47	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.24	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.50	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.19	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.28	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.77	116.41	124.34	132.28	146.83	169.32	185.53	67
68	100.04	126.38	135.00	143.62	159.42	183.82	200.79	68
69	105.08	133.38	145.65	154.95	171.99	198.33	216.05	69
70	111.25	141.19	156.30	166.28	184.57	212.84	231.31	70
71	118.92	150.94	166.96	177.62	197.15	227.35	246.57	71
72	128.51	163.13	177.62	188.95	209.74	241.86	261.84	72
73	143.39	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.18	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	36.90	45.40	51.78	56.56	64.87	73.55	82.11	18-34
35-39	46.73	57.64	65.73	71.78	81.92	93.22	103.68	35-39
40-44	59.81	74.03	84.42	92.11	104.61	119.47	132.43	40-44
45-49	78.02	96.86	110.50	120.45	136.21	156.02	172.42	45-49
50	85.72	106.60	121.64	132.49	149.42	171.49	189.15	50
51	91.55	113.93	130.00	141.58	159.56	183.22	201.97	51
52	97.39	121.27	138.39	150.70	169.70	194.99	214.81	52
53	102.64	127.89	145.98	158.97	178.88	205.64	226.44	53
54	107.78	134.42	153.44	167.11	187.88	216.12	237.84	54
55	112.81	140.80	160.76	175.09	196.69	226.39	248.96	55
56	117.75	147.08	167.94	182.90	205.30	236.44	259.87	56
57	122.58	153.24	175.00	188.39	209.11	241.14	264.00	57
58	126.46	158.21	178.98	190.40	211.34	243.72	265.53	58
59	130.47	163.35	180.87	192.41	213.57	246.28	267.06	59
60	134.81	168.90	182.75	194.42	215.80	248.85	268.59	60
61	139.69	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.46	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.98	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.56	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.95	211.44	225.86	240.28	266.71	307.56	334.28	65
66	181.12	223.71	238.97	254.22	282.18	325.40	355.16	66
67	192.01	235.99	252.08	268.17	297.67	343.26	376.04	67
68	202.15	254.37	272.83	290.25	322.18	371.52	405.47	68
69	213.21	268.43	293.59	312.33	346.68	399.79	434.91	69
70	225.49	284.05	314.34	334.41	371.20	428.04	464.35	70
71	239.28	301.60	335.10	356.49	395.70	456.30	493.78	71
72	254.85	321.46	355.85	378.57	420.22	484.57	523.22	72
73	275.02	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.90	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.94	28.35	33.01	36.42	44.18	48.14	55.91	18-34
35-39	28.30	36.48	42.40	46.66	55.96	61.44	70.83	35-39
40-44	36.80	47.35	54.87	60.25	71.45	79.11	90.44	40-44
45-49	48.42	62.16	71.86	78.75	92.34	103.04	116.89	45-49
50	51.07	65.49	75.63	82.77	96.55	108.15	122.21	50
51	53.89	69.09	79.75	87.25	101.58	113.94	128.59	51
52	56.75	72.73	83.91	91.77	106.62	119.78	134.96	52
53	59.59	76.35	88.04	96.24	111.50	125.50	141.13	53
54	62.45	79.96	92.17	100.68	116.32	131.20	147.25	54
55	65.30	83.54	96.26	105.10	121.10	136.85	153.27	55
56	68.13	87.13	100.31	109.48	125.76	142.44	156.62	56
57	70.93	90.65	104.31	113.80	130.33	147.93	157.02	57
58	73.20	93.49	107.51	117.24	133.36	152.30	157.94	58
59	75.52	96.39	110.81	119.29	132.41	152.69	158.85	59
60	78.00	99.52	111.31	118.42	131.44	151.58	159.76	60
61	80.77	103.00	110.51	117.56	130.49	150.47	160.67	61
62	83.93	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.10	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.73	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.82	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.33	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.25	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.82	144.75	156.26	166.23	184.52	212.77	232.23	68
69	119.19	151.54	167.61	178.31	197.92	228.24	248.31	69
70	125.75	159.87	178.97	190.39	211.33	243.70	264.38	70
71	133.89	170.25	190.33	202.48	224.75	259.17	280.46	71
72	144.06	183.23	201.69	214.56	238.17	274.64	296.54	72
73	159.94	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.82	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.15	15.27	16.98	19.24	21.05	24.69	26.64	18-34
35-39	15.55	18.21	20.29	22.84	24.92	29.31	31.55	35-39
40-44	19.83	23.40	26.12	29.23	31.83	37.48	40.30	40-44
45-49	27.27	32.44	36.27	40.34	43.85	51.69	55.50	45-49
50	35.09	41.83	46.79	51.85	56.21	66.39	71.15	50
51	39.01	46.55	52.09	57.65	62.46	73.81	79.07	51
52	42.85	51.21	57.31	63.36	68.64	81.13	86.88	52
53	45.65	54.69	61.25	67.60	73.22	86.56	92.69	53
54	48.29	58.03	65.03	71.66	77.63	91.76	98.27	54
55	50.87	61.30	68.75	74.24	81.93	95.03	102.00	55
56	53.44	64.58	71.15	75.69	84.01	96.88	104.46	56
57	56.10	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.72	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.93	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.42	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.18	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.38	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.49	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.05	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.28	8.14	9.48	10.48	12.60	13.81	15.94	18-34
35-39	8.09	10.42	12.10	13.31	15.81	17.48	20.01	35-39
40-44	11.26	14.45	16.70	18.31	21.44	23.95	27.14	40-44
45-49	16.52	21.13	24.31	26.55	30.67	34.60	38.83	45-49
50	18.69	23.84	27.38	29.87	34.30	38.85	43.42	50
51	20.18	25.71	29.52	32.17	36.86	41.83	46.66	51
52	21.73	27.67	31.75	34.58	39.51	44.92	50.01	52
53	23.34	29.69	34.02	37.03	42.16	48.05	53.36	53
54	25.00	31.77	36.38	39.55	44.84	51.27	55.26	54
55	26.73	33.92	38.79	41.53	46.10	53.16	57.07	55
56	28.51	36.13	40.10	42.66	47.35	54.61	58.88	56
57	30.33	38.40	41.16	43.79	48.60	56.06	60.69	57
58	31.93	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.64	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.53	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.48	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.75	83.36	89.03	94.72	105.14	121.25	131.07	69
70	72.04	90.20	97.40	103.62	115.02	132.63	143.40	70
71	78.62	98.42	105.76	112.51	124.88	144.01	155.72	71
72	86.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.48	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.75	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.20	17.64	19.62	22.22	24.30	28.53	30.77	18-34
35-39	17.97	21.03	23.44	26.38	28.80	33.84	36.45	35-39
40-44	22.91	27.03	30.17	33.76	36.77	43.29	46.55	40-44
45-49	31.51	37.48	41.90	46.60	50.65	59.72	64.11	45-49
50	40.62	48.42	54.17	60.01	65.06	76.85	82.35	50
51	45.12	53.85	60.25	66.69	72.26	85.39	91.47	51
52	49.51	59.16	66.21	73.20	79.28	93.71	100.36	52
53	52.56	62.97	70.52	76.34	84.31	97.72	103.88	53
54	55.39	66.55	73.21	77.89	86.46	99.70	106.51	54
55	58.10	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.36	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.25	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.40	192.85	206.00	219.15	243.25	280.51	303.30	71
72	172.01	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.64	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.72	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.41	10.95	12.10	14.55	15.94	18.43	18-34
35-39	9.34	12.04	13.97	15.38	18.25	20.20	23.11	35-39
40-44	13.00	16.69	19.29	21.15	24.76	27.68	31.35	40-44
45-49	19.09	24.39	28.08	30.67	35.44	39.97	44.86	45-49
50	21.63	27.60	31.71	34.58	39.69	44.98	50.25	50
51	23.35	29.75	34.16	37.22	42.65	48.39	53.98	51
52	25.10	31.97	36.68	39.95	45.30	51.90	55.25	52
53	26.87	34.18	39.16	42.02	46.64	53.78	57.19	53
54	28.68	36.43	40.64	43.23	47.98	55.33	59.13	54
55	30.52	38.73	41.76	44.43	49.32	56.87	61.06	55
56	32.40	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.32	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.98	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.94	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.37	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.84	97.46	104.22	110.87	123.06	141.91	153.43	70
71	84.65	105.95	113.17	120.39	133.63	154.10	166.62	71
72	93.14	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.30	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.14	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.24	20.01	22.26	25.20	27.57	32.36	34.90	18-34
35-39	20.39	23.85	26.58	29.93	32.67	38.39	41.35	35-39
40-44	25.99	30.66	34.24	38.30	41.72	49.10	52.80	40-44
45-49	35.73	42.51	47.53	52.85	57.46	67.73	72.72	45-49
50	46.14	55.02	61.54	68.18	73.92	87.31	93.57	50
51	51.25	61.15	68.42	75.72	82.05	96.96	103.86	51
52	56.16	67.11	75.10	80.77	89.65	103.38	110.42	52
53	59.47	71.26	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.69	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.95	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.50	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.50	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.64	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.21	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75* / Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.24	10.67	12.43	13.73	16.51	18.09	20.90	18-34
35-39	10.60	13.66	15.85	17.44	20.71	22.91	26.22	35-39
40-44	14.74	18.94	21.88	23.99	28.09	31.37	35.56	40-44
45-49	21.65	27.68	31.86	34.80	40.20	45.35	50.88	45-49
50	24.58	31.36	36.02	39.27	45.11	51.09	57.10	50
51	26.51	33.78	38.78	42.28	48.42	54.96	59.84	51
52	28.48	36.27	41.43	44.07	48.92	56.41	60.25	52
53	30.40	38.67	42.66	45.38	50.37	58.08	62.37	53
54	32.35	41.08	43.88	46.68	51.81	59.75	64.48	54
55	34.32	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.32	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.36	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.94	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.58	104.64	112.55	119.74	132.91	153.27	167.33	70
71	90.60	113.41	122.22	130.02	144.32	166.42	181.71	71
72	99.36	123.46	131.89	140.30	155.74	179.59	196.09	72
73	113.04	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.42	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider ALTC-5031(1001)

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider ALTC-5030(1001)

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider ALTC-5006(VA)(1001)

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Below Attained Age 75*

Rates for Return of Premium Rider

Return of Premium Rider ALTC-5060(0305)

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.40	9.75	10.85	12.29	13.44	15.78	17.01	18-34
35-39	9.94	11.63	12.95	14.59	15.91	18.71	20.15	35-39
40-44	12.66	14.94	16.69	18.66	20.33	23.93	25.73	40-44
45-49	17.41	20.71	23.16	25.76	28.00	33.01	35.44	45-49
50	23.07	27.50	30.74	34.07	36.94	43.63	46.75	50
51	25.69	30.65	34.29	37.96	41.13	48.61	52.06	51
52	28.33	33.85	37.88	41.88	45.36	53.63	57.42	52
53	30.43	36.46	40.84	45.07	48.83	57.71	61.80	53
54	32.52	39.06	43.78	48.25	52.27	61.77	66.16	54
55	34.63	41.72	46.80	51.48	55.78	65.92	70.60	55
56	36.81	44.47	49.92	54.83	59.39	70.20	75.18	56
57	39.10	47.36	53.20	58.36	63.20	74.71	79.99	57
58	41.39	50.25	56.46	61.87	66.99	79.20	84.79	58
59	43.92	53.42	60.05	65.75	71.14	84.15	90.05	59
60	46.77	56.99	64.06	69.48	75.79	88.93	95.94	60
61	49.99	61.03	67.88	72.21	80.15	92.43	101.07	61
62	53.69	65.65	70.44	74.94	83.18	95.92	104.93	62
63	58.15	71.20	79.44	84.51	93.81	108.17	118.43	63
64	63.19	77.47	87.15	94.07	102.46	120.41	129.69	64
65	68.84	84.49	95.06	103.60	111.58	132.43	141.24	65
66	75.13	92.32	103.88	113.09	121.71	144.53	154.06	66
67	82.09	100.99	113.65	122.78	132.91	157.16	168.23	67
68	89.25	109.86	123.67	134.17	144.28	171.44	182.63	68
69	97.27	119.82	134.93	146.07	157.03	186.63	198.78	69
70	106.31	131.06	147.64	159.53	171.45	203.82	217.03	70
71	116.53	143.78	162.03	174.80	187.83	223.32	237.76	71
72	128.08	158.19	178.34	192.16	206.43	245.47	261.31	72
73	142.16	175.79	198.25	213.57	229.47	272.84	290.48	73
74	157.64	195.16	220.17	236.92	254.83	302.98	322.57	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.01	5.20	6.05	6.69	8.05	8.81	10.19	18-34
35-39	5.16	6.66	7.73	8.50	10.09	11.16	12.78	35-39
40-44	7.19	9.23	10.66	11.69	13.69	15.29	17.33	40-44
45-49	10.55	13.49	15.53	16.96	19.59	22.10	24.80	45-49
50	12.28	15.67	18.00	19.64	22.55	25.54	28.54	50
51	13.28	16.93	19.44	21.19	24.27	27.54	30.72	51
52	14.36	18.29	20.98	22.86	26.12	29.70	33.06	52
53	15.56	19.80	22.69	24.69	28.12	32.04	35.59	53
54	16.85	21.41	24.50	26.65	30.23	34.54	38.26	54
55	18.21	23.10	26.43	28.71	32.44	37.18	41.06	55
56	19.64	24.88	28.44	30.87	34.75	39.94	43.98	56
57	21.14	26.76	30.55	33.13	37.15	42.82	47.03	57
58	22.51	28.46	32.47	35.17	39.32	45.42	49.77	58
59	23.99	30.31	34.54	37.38	41.63	48.23	52.70	59
60	25.62	32.33	36.82	39.81	44.19	51.31	55.94	60
61	27.46	34.61	39.38	42.19	46.83	54.00	59.05	61
62	29.53	37.20	41.11	43.73	48.54	55.97	61.23	62
63	32.03	40.31	45.78	49.00	54.24	62.72	68.66	63
64	34.84	43.78	49.68	53.54	58.65	68.76	74.25	64
65	37.95	47.66	54.03	58.19	63.57	74.68	80.47	65
66	41.38	51.93	58.83	63.33	69.00	81.20	87.34	66
67	45.14	56.62	64.10	68.96	74.98	88.37	94.90	67
68	48.20	60.43	68.37	73.50	79.76	94.15	100.97	68
69	51.89	65.00	73.50	78.99	85.58	101.14	108.32	69
70	56.46	70.69	79.90	85.84	92.85	109.86	117.54	70
71	62.19	77.85	87.97	94.47	102.08	120.88	129.21	71
72	69.35	86.81	98.08	105.32	113.67	134.70	143.89	72
73	80.18	100.39	113.42	121.79	131.47	155.78	166.41	73
74	92.48	115.84	130.89	140.56	151.71	179.79	192.04	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.50	24.92	28.28	31.12	35.35	40.36	44.74	18-34
35-39	25.60	31.24	35.46	38.96	44.07	50.47	55.79	35-39
40-44	32.73	40.12	45.58	49.96	56.29	64.66	71.25	40-44
45-49	43.17	53.12	60.35	66.06	74.10	85.38	93.80	45-49
50	50.83	62.58	71.06	77.72	86.87	100.35	109.95	50
51	54.85	67.55	76.71	83.87	93.65	108.27	118.54	51
52	58.87	72.55	82.39	90.06	100.46	116.23	127.16	52
53	62.35	76.92	87.38	95.48	106.43	123.19	134.72	53
54	65.77	81.23	92.30	100.83	112.31	130.06	142.17	54
55	69.15	85.52	97.20	106.13	118.14	136.88	149.54	55
56	72.53	89.80	102.08	111.43	123.93	143.68	156.87	56
57	75.92	94.11	107.00	116.73	129.73	150.49	164.22	57
58	78.89	97.88	111.29	121.36	134.75	156.41	170.57	58
59	82.03	101.88	115.84	126.25	140.03	162.64	176.73	59
60	85.49	106.27	120.81	129.45	143.69	165.69	179.47	60
61	89.40	111.21	123.92	131.83	146.33	168.75	182.22	61
62	93.89	116.88	126.16	134.22	148.97	171.79	184.96	62
63	99.71	124.22	137.14	145.89	161.94	186.73	202.00	63
64	106.25	132.43	148.10	157.55	174.89	201.67	219.04	64
65	113.47	141.52	159.07	169.23	187.84	216.61	236.08	65
66	121.38	151.48	170.04	180.89	200.79	231.55	253.13	66
67	129.98	162.29	181.01	192.57	213.75	246.49	270.17	67
68	138.34	172.78	196.38	211.83	234.22	271.15	296.48	68
69	147.57	184.39	209.59	227.47	249.67	292.27	316.04	69
70	157.89	197.38	224.39	243.39	266.97	312.67	337.95	70
71	169.52	212.04	241.07	261.36	286.51	335.69	362.66	71
72	182.66	228.62	259.98	281.73	308.61	361.78	390.65	72
73	199.20	249.55	283.85	303.63	336.81	388.65	419.52	73
74	217.26	272.43	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.67	15.09	17.57	19.39	23.49	25.61	29.73	18-34
35-39	15.05	19.40	22.54	24.80	29.69	32.65	37.59	35-39
40-44	19.81	25.49	29.52	32.41	38.34	42.52	48.54	40-44
45-49	26.66	34.20	39.50	43.25	50.55	56.55	64.00	45-49
50	29.50	37.79	43.60	47.68	55.43	62.23	70.16	50
51	31.30	40.08	46.21	50.52	58.61	65.90	74.18	51
52	33.17	42.45	48.91	53.44	61.85	69.68	78.30	52
53	35.08	44.87	51.67	56.42	65.11	73.50	82.42	53
54	37.06	47.35	54.49	59.46	68.40	77.39	86.59	54
55	39.05	49.87	57.35	62.54	71.72	81.33	90.79	55
56	41.09	52.43	60.25	65.66	75.05	85.31	95.00	56
57	43.14	55.01	63.17	68.81	78.38	89.31	99.22	57
58	44.90	57.18	65.63	71.43	81.15	92.66	102.72	58
59	46.72	59.47	68.21	74.19	84.02	96.14	104.69	59
60	48.71	61.95	71.00	77.18	86.55	99.81	106.26	60
61	50.93	64.73	73.67	78.37	86.99	100.31	107.83	61
62	53.45	67.88	74.03	78.75	87.42	100.80	109.40	62
63	56.65	71.90	79.98	85.09	94.45	108.91	118.50	63
64	60.23	76.38	85.93	91.42	101.48	117.01	127.60	64
65	64.16	81.34	91.88	97.75	108.50	125.12	136.70	65
66	68.46	86.74	97.84	104.08	115.54	133.23	145.80	66
67	73.12	92.60	103.79	110.41	122.55	141.33	154.90	67
68	76.81	97.21	110.86	119.95	132.67	154.44	167.94	68
69	81.18	102.69	117.06	126.61	139.81	162.94	176.97	69
70	86.56	109.46	124.72	134.86	148.69	173.49	188.21	70
71	93.25	117.93	134.35	145.23	159.91	186.76	202.41	71
72	101.63	128.53	146.40	158.24	174.03	203.42	220.29	72
73	114.52	144.87	165.04	177.86	196.20	227.67	245.77	73
74	129.10	163.37	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.54	29.98	34.09	37.40	42.65	48.55	53.99	18-34
35-39	30.81	37.77	42.97	47.09	53.46	61.06	67.67	35-39
40-44	39.42	48.51	55.21	60.40	68.27	78.23	86.43	40-44
45-49	51.76	63.93	72.75	79.49	89.47	102.83	113.25	45-49
50	60.08	74.27	84.51	92.27	103.51	119.26	131.02	50
51	64.57	79.84	90.85	99.18	111.16	128.16	140.71	51
52	69.05	85.45	97.23	106.12	118.83	137.09	150.41	52
53	72.99	90.40	102.90	112.28	125.64	145.02	159.03	53
54	76.85	95.29	108.48	118.35	132.33	152.83	167.50	54
55	80.66	100.12	114.00	124.34	138.92	160.54	175.85	55
56	84.44	104.91	119.47	130.29	145.44	168.17	184.10	56
57	88.20	109.69	124.94	136.20	151.91	175.76	192.29	57
58	91.39	113.76	129.57	141.19	157.33	182.15	199.16	58
59	94.74	118.03	134.43	146.43	162.99	188.85	206.32	59
60	98.40	122.69	139.73	152.02	169.17	196.02	214.14	60
61	102.54	127.94	145.55	158.00	175.93	203.68	222.62	61
62	107.29	133.96	151.88	164.82	183.34	212.41	228.31	62
63	113.57	141.89	161.43	175.13	194.58	225.60	246.24	63
64	120.60	150.75	171.65	186.42	206.52	240.08	261.43	64
65	128.35	160.53	182.78	198.67	219.61	255.75	278.00	65
66	136.81	171.20	194.92	211.82	233.91	272.60	296.08	66
67	145.95	182.72	208.04	225.87	249.36	290.66	315.64	67
68	154.71	193.76	220.61	239.62	264.20	308.25	334.43	68
69	164.34	205.91	234.48	254.61	280.56	327.48	355.13	69
70	175.09	219.50	249.96	271.35	298.82	348.96	378.25	70
71	187.19	234.78	267.42	290.21	319.39	373.15	404.30	71
72	200.85	252.09	287.19	311.58	342.67	400.56	433.77	72
73	218.22	274.14	312.38	338.91	372.59	435.65	471.65	73
74	237.14	298.19	339.87	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.23	18.39	21.41	23.63	28.63	31.21	36.24	18-34
35-39	18.34	23.65	27.47	30.24	36.23	39.81	45.85	35-39
40-44	24.03	30.91	35.81	39.31	46.56	51.60	58.94	40-44
45-49	32.03	41.10	47.49	52.01	60.88	68.03	77.06	45-49
50	35.24	45.17	52.14	57.03	66.39	74.47	84.03	50
51	37.31	47.80	55.14	60.29	70.05	78.69	88.67	51
52	39.43	50.49	58.22	63.64	73.77	83.01	93.38	52
53	41.59	53.23	61.33	67.00	77.45	87.31	98.03	53
54	43.79	56.00	64.48	70.40	81.12	91.68	102.69	54
55	46.01	58.79	67.66	73.82	84.82	96.05	107.36	55
56	48.25	61.60	70.86	77.26	88.49	100.44	112.00	56
57	50.48	64.42	74.03	80.70	92.13	104.80	116.61	57
58	52.36	66.76	76.68	83.52	95.09	108.40	120.37	58
59	54.30	69.19	79.43	86.46	98.16	112.12	124.25	59
60	56.40	71.82	82.40	89.63	101.48	116.14	128.45	60
61	58.75	74.77	85.71	93.13	105.14	120.50	133.04	61
62	61.42	78.11	89.26	96.86	108.47	125.08	135.49	62
63	64.86	82.43	94.38	102.42	115.02	132.34	145.49	63
64	68.69	87.24	99.84	108.35	121.29	139.96	153.53	64
65	72.90	92.56	105.85	114.82	128.21	148.22	162.29	65
66	77.49	98.34	112.41	121.87	135.78	157.22	171.88	66
67	82.45	104.59	119.50	129.51	143.99	166.98	182.26	67
68	86.34	109.48	125.02	135.44	150.31	174.53	190.27	68
69	90.94	115.26	131.58	142.48	157.88	183.54	199.86	69
70	96.58	122.39	139.66	151.21	167.30	194.70	211.77	70
71	103.61	131.29	149.81	162.15	179.19	208.72	226.82	71
72	112.40	142.43	162.50	175.87	194.15	226.32	245.75	72
73	125.97	159.70	182.25	197.25	217.77	253.84	275.66	73
74	141.30	179.22	204.58	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.66	174.09	201.02	220.37	57
58	103.89	129.64	147.85	161.02	179.92	207.89	227.75	58
59	107.45	134.18	153.03	166.60	185.96	215.03	235.39	59
60	111.31	139.12	158.65	172.65	192.52	222.79	243.69	60
61	115.68	144.67	164.97	179.45	199.88	231.49	253.01	61
62	120.69	151.05	172.24	187.29	208.38	241.53	263.76	62
63	127.43	159.56	181.93	197.78	219.77	254.96	278.19	63
64	134.95	169.07	192.77	209.51	232.54	270.00	294.36	64
65	143.23	179.54	204.71	222.44	246.62	286.59	312.19	65
66	152.23	190.92	217.68	236.51	261.96	304.62	331.59	66
67	161.91	203.15	231.64	251.64	278.47	324.04	352.49	67
68	171.07	214.73	244.85	265.98	294.18	342.46	372.38	68
69	181.11	227.44	259.37	281.74	311.44	362.69	394.22	69
70	192.29	241.61	275.55	299.31	330.66	385.24	418.56	70
71	204.85	257.54	293.77	319.07	352.29	410.61	445.93	71
72	219.05	275.57	314.40	341.44	376.73	439.33	476.88	72
73	237.23	298.73	340.91	370.25	408.37	476.35	516.94	73
74	257.02	323.95	369.79	401.60	442.70	516.59	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	129.02	56
57	57.81	73.84	84.91	92.59	105.87	120.30	134.01	57
58	59.82	76.33	87.73	95.61	109.03	124.15	138.02	58
59	61.88	78.91	90.65	98.73	112.29	128.09	142.14	59
60	64.10	81.70	93.79	102.09	115.80	132.35	146.58	60
61	66.57	84.81	97.29	105.86	119.72	137.13	151.54	61
62	69.39	88.34	101.30	110.14	124.23	142.56	157.25	62
63	73.07	92.97	106.54	115.77	130.22	149.75	164.85	63
64	77.15	98.11	112.38	122.05	136.95	157.77	173.35	64
65	81.64	103.79	118.81	128.98	144.37	166.61	182.74	65
66	86.52	109.94	125.80	136.51	152.48	176.23	193.01	66
67	91.78	116.58	133.35	144.65	161.24	186.63	204.11	67
68	95.88	121.74	139.19	150.92	167.95	194.63	212.60	68
69	100.70	127.83	146.10	158.35	175.96	204.14	222.74	69
70	106.62	135.31	154.60	167.55	185.91	215.92	235.33	70
71	113.97	144.66	165.27	179.07	198.47	230.68	251.22	71
72	123.16	156.34	178.61	193.52	214.27	249.23	271.22	72
73	137.42	174.53	199.46	216.12	239.35	278.36	302.98	73
74	153.51	195.07	223.01	241.68	267.65	311.26	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.26	12.09	13.56	15.20	16.94	19.62	21.45	18-34
35-39	12.37	14.68	16.48	18.39	20.45	23.71	25.89	35-39
40-44	15.94	19.05	21.44	23.80	26.39	30.67	33.41	40-44
45-49	21.92	26.39	29.71	32.86	36.31	42.30	45.97	45-49
50	28.18	33.97	38.22	42.17	46.44	54.23	58.77	50
51	31.15	37.57	42.30	46.63	51.28	59.95	64.92	51
52	34.14	41.22	46.42	51.12	56.19	65.73	71.13	52
53	36.60	44.30	49.92	54.91	60.35	70.58	76.38	53
54	39.05	47.36	53.40	58.69	64.47	75.42	81.61	54
55	41.51	50.48	56.95	62.51	68.66	80.33	86.90	55
56	44.04	53.68	60.59	66.43	72.91	85.36	92.30	56
57	46.66	56.99	64.36	70.51	77.35	90.58	97.90	57
58	49.18	60.19	67.98	74.40	81.57	95.57	102.92	58
59	51.93	63.66	71.93	78.66	86.15	101.01	108.25	59
60	55.02	67.54	76.31	82.79	91.25	106.30	114.22	60
61	58.50	71.93	80.52	85.95	95.82	110.36	119.43	61
62	62.48	76.93	83.54	89.17	98.98	114.14	123.36	62
63	67.39	83.06	93.21	99.46	110.70	127.64	138.03	63
64	72.90	89.96	101.65	109.83	120.43	140.96	150.45	64
65	79.06	97.65	110.35	120.21	130.64	154.08	163.16	65
66	85.88	106.17	119.98	130.60	141.85	167.35	177.15	66
67	93.38	115.54	130.57	141.21	154.13	181.18	192.48	67
68	100.96	124.98	141.27	153.39	166.53	196.50	208.36	68
69	109.41	135.53	153.23	166.12	180.25	212.77	225.98	69
70	118.92	147.40	166.69	180.47	195.71	231.12	245.71	70
71	129.65	160.81	181.91	196.70	213.22	251.89	267.91	71
72	141.77	176.00	199.14	215.12	233.08	275.43	292.94	72
73	156.63	194.68	220.33	237.97	257.65	304.69	323.05	73
74	172.95	215.19	243.62	262.32	283.02	335.49	356.08	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.09	6.61	7.73	8.55	10.43	11.31	13.20	18-34
35-39	6.61	8.56	9.97	10.99	13.22	14.49	16.74	35-39
40-44	9.19	11.84	13.72	15.09	17.90	19.82	22.67	40-44
45-49	13.33	17.10	19.76	21.64	25.30	28.29	32.04	45-49
50	15.41	19.73	22.74	24.89	28.94	32.48	36.62	50
51	16.61	21.25	24.48	26.76	31.04	34.91	39.28	51
52	17.88	22.86	26.32	28.76	33.27	37.49	42.11	52
53	19.27	24.62	28.32	30.91	35.61	40.24	45.07	53
54	20.75	26.46	30.40	33.16	38.06	43.13	48.17	54
55	22.28	28.39	32.60	35.52	40.60	46.15	51.38	55
56	23.90	30.40	34.89	37.97	43.22	49.27	54.65	56
57	25.57	32.50	37.25	40.51	45.92	52.51	57.64	57
58	27.08	34.39	39.38	42.77	48.27	55.40	61.18	58
59	28.70	36.41	41.64	45.21	50.65	58.50	64.41	59
60	30.48	38.61	44.14	47.87	53.28	61.79	67.96	60
61	32.47	41.10	46.93	50.44	55.98	64.56	71.41	61
62	34.71	43.91	48.91	52.04	57.76	66.60	73.98	62
63	37.44	47.32	53.94	57.83	64.04	74.02	81.94	63
64	40.50	51.12	58.22	62.89	69.02	80.72	88.12	64
65	43.89	55.35	62.97	68.03	74.52	87.31	94.98	65
66	47.60	60.00	68.21	73.64	80.53	94.50	102.53	66
67	51.65	65.08	73.94	79.78	87.09	102.33	108.73	67
68	54.94	69.18	78.56	84.70	92.61	108.76	115.60	68
69	58.88	74.08	84.08	90.62	99.07	116.31	123.74	69
70	63.75	80.16	90.93	97.97	106.93	125.69	133.76	70
71	69.82	87.78	99.55	107.22	116.87	137.51	146.22	71
72	77.41	97.32	110.34	118.82	129.34	152.31	161.70	72
73	88.90	111.80	126.76	136.50	147.92	174.75	185.59	73
74	101.94	128.24	145.32	155.91	168.75	199.44	212.61	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.12	14.43	16.27	18.11	20.44	23.46	25.89	18-34
35-39	14.80	17.73	20.01	22.19	24.99	28.71	31.63	35-39
40-44	19.22	23.16	26.19	28.94	32.45	37.41	41.09	40-44
45-49	26.43	32.07	36.26	39.96	44.62	51.59	56.50	45-49
50	33.29	40.44	45.70	50.27	55.94	64.83	70.79	50
51	36.61	44.49	50.31	55.30	61.43	71.29	77.78	51
52	39.95	48.59	54.96	60.36	67.02	77.83	84.84	52
53	42.77	52.14	59.00	64.75	71.87	83.45	90.96	53
54	45.58	55.66	63.02	69.13	76.67	89.07	97.06	54
55	48.39	59.24	67.10	73.54	81.54	94.74	103.20	55
56	51.27	62.89	71.26	78.03	86.43	100.52	109.42	56
57	54.22	66.62	75.52	82.66	91.50	106.45	115.81	57
58	56.97	70.13	79.50	86.93	96.15	111.94	121.05	58
59	59.94	73.90	83.81	91.57	101.16	117.87	126.45	59
60	63.27	78.09	88.56	96.10	106.71	123.67	132.50	60
61	67.01	82.83	93.16	99.69	111.49	128.29	137.79	61
62	71.27	88.21	96.64	103.40	114.78	132.36	141.79	62
63	76.63	94.92	106.98	114.41	127.59	147.11	157.63	63
64	82.61	102.45	116.15	125.59	138.40	161.51	171.21	64
65	89.28	110.81	125.64	136.82	149.70	175.73	185.08	65
66	96.63	120.02	136.08	148.11	161.99	190.17	200.24	66
67	104.67	130.09	147.49	159.64	175.35	205.20	216.73	67
68	112.67	140.10	158.87	172.61	188.78	221.56	234.09	68
69	121.55	151.24	171.53	186.17	203.47	238.91	253.18	69
70	131.53	163.74	185.74	201.41	219.97	258.42	274.39	70
71	142.77	177.84	201.79	218.60	238.61	280.46	298.06	71
72	155.46	193.81	219.94	238.08	259.73	305.39	324.57	72
73	171.10	213.57	242.41	262.37	285.83	336.54	355.62	73
74	188.26	235.22	267.07	287.72	311.21	368.00	389.59	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.17	8.02	9.41	10.41	12.81	13.81	16.21	18-34
35-39	8.06	10.46	12.21	13.48	16.35	17.82	20.70	35-39
40-44	11.19	14.45	16.78	18.49	22.11	24.35	28.01	40-44
45-49	16.11	20.71	23.99	26.32	31.01	34.48	39.28	45-49
50	18.54	23.79	27.48	30.14	35.33	39.42	44.70	50
51	19.94	25.57	29.52	32.33	37.81	42.28	47.84	51
52	21.40	27.43	31.66	34.66	40.42	45.28	51.16	52
53	22.98	29.44	33.95	37.13	43.10	48.44	54.55	53
54	24.65	31.51	36.30	39.67	45.89	51.72	58.08	54
55	26.35	33.68	38.77	42.33	48.76	55.12	61.70	55
56	28.16	35.92	41.34	45.07	51.69	58.60	65.32	56
57	30.00	38.24	43.95	47.89	54.69	62.20	68.25	57
58	31.65	40.32	46.29	50.37	57.22	65.38	72.59	58
59	33.41	42.51	48.74	53.04	59.67	68.77	76.12	59
60	35.34	44.89	51.46	55.93	62.37	72.27	79.98	60
61	37.48	47.59	54.48	58.69	65.13	75.12	83.77	61
62	39.89	50.62	56.71	60.35	66.98	77.23	86.73	62
63	42.85	54.33	62.10	66.66	73.84	85.32	95.22	63
64	46.16	58.46	66.76	72.24	79.39	92.68	101.99	64
65	49.83	63.04	71.91	77.87	85.47	99.94	109.49	65
66	53.82	68.07	77.59	83.95	92.06	107.80	117.72	66
67	58.16	73.54	83.78	90.60	99.20	116.29	122.56	67
68	61.68	77.93	88.75	95.90	105.46	123.37	130.23	68
69	65.87	83.16	94.66	102.25	112.56	131.48	139.16	69
70	71.04	89.63	101.96	110.10	121.01	141.52	149.98	70
71	77.45	97.71	111.13	119.97	131.66	154.14	163.23	71
72	85.47	107.83	122.60	132.32	145.01	169.92	179.51	72
73	97.62	123.21	140.10	151.21	164.37	193.72	204.77	73
74	111.40	140.64	159.75	171.26	185.79	219.09	233.18	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	16.77	18.98	21.02	23.94	27.30	30.33	18-34
35-39	17.23	20.78	23.54	25.99	29.53	33.71	37.37	35-39
40-44	22.50	27.27	30.94	34.08	38.51	44.15	48.77	40-44
45-49	30.94	37.75	42.81	47.06	52.93	60.88	67.03	45-49
50	38.40	46.91	53.18	58.37	65.44	75.43	82.81	50
51	42.07	51.41	58.32	63.97	71.58	82.63	90.64	51
52	45.76	55.96	63.50	69.60	77.85	89.93	98.55	52
53	48.94	59.98	68.08	74.59	83.39	96.32	105.54	53
54	52.11	63.96	72.64	79.57	88.87	102.72	112.51	54
55	55.27	68.00	77.25	84.57	94.42	109.15	119.50	55
56	58.50	72.10	81.93	89.63	99.95	115.68	126.54	56
57	61.78	76.25	86.68	94.81	105.65	122.32	133.72	57
58	64.76	80.07	91.02	99.46	110.73	128.31	139.18	58
59	67.95	84.14	95.69	104.48	116.17	134.73	144.65	59
60	71.52	88.64	100.81	109.41	122.17	141.04	150.78	60
61	75.52	93.73	105.80	113.43	127.16	146.22	156.15	61
62	80.06	99.49	109.74	117.63	130.58	150.58	160.22	62
63	85.87	106.78	120.75	129.36	144.48	166.58	177.23	63
64	92.32	114.94	130.65	141.35	156.37	182.06	191.97	64
65	99.50	123.97	140.93	153.43	168.76	197.38	207.00	65
66	107.38	133.87	152.18	165.62	182.13	212.99	223.33	66
67	115.96	144.64	164.41	178.07	196.57	229.22	240.98	67
68	124.38	155.22	176.47	191.83	211.03	246.62	259.82	68
69	133.69	166.95	189.83	206.22	226.69	265.05	280.38	69
70	144.14	180.08	204.79	222.35	244.23	285.72	303.07	70
71	155.89	194.87	221.67	240.50	264.00	309.03	328.21	71
72	169.15	211.62	240.74	261.04	286.38	335.35	356.20	72
73	185.57	232.46	264.49	286.77	314.01	368.39	388.19	73
74	203.57	255.25	290.52	313.12	339.40	400.51	423.10	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.43	11.09	12.27	15.19	16.31	19.22	18-34
35-39	9.51	12.36	14.45	15.97	19.48	21.15	24.66	35-39
40-44	13.19	17.06	19.84	21.89	26.32	28.88	33.35	40-44
45-49	18.89	24.32	28.22	31.00	36.72	40.67	46.52	45-49
50	21.67	27.85	32.22	35.39	41.72	46.36	52.78	50
51	23.27	29.89	34.56	37.90	44.58	49.65	56.40	51
52	24.92	32.00	37.00	40.56	47.57	53.07	60.21	52
53	26.69	34.26	39.58	43.35	50.59	56.64	64.03	53
54	28.55	36.56	42.20	46.18	53.72	60.31	67.99	54
55	30.42	38.97	44.94	49.14	56.92	64.09	72.02	55
56	32.42	41.44	47.79	52.17	60.16	67.93	75.99	56
57	34.43	43.98	50.65	55.27	63.46	71.89	78.86	57
58	36.22	46.25	53.20	57.97	66.17	75.36	84.00	58
59	38.12	48.61	55.84	60.87	68.69	79.04	87.83	59
60	40.20	51.17	58.78	63.99	71.46	82.75	92.00	60
61	42.49	54.08	62.03	66.94	74.28	85.68	96.13	61
62	45.07	57.33	64.51	68.66	76.20	87.86	99.48	62
63	48.26	61.34	70.26	75.49	83.64	96.62	108.50	63
64	51.82	65.80	75.30	81.59	89.76	104.64	115.86	64
65	55.77	70.73	80.85	87.71	96.42	112.57	124.00	65
66	60.04	76.14	86.97	94.26	103.59	121.10	132.91	66
67	64.67	82.00	93.62	101.42	111.31	130.25	136.39	67
68	68.42	86.68	98.94	107.10	118.31	137.98	144.86	68
69	72.86	92.24	105.24	113.88	126.05	146.65	154.58	69
70	78.33	99.10	112.99	122.23	135.09	157.35	166.20	70
71	85.08	107.64	122.71	132.72	146.45	170.77	180.24	71
72	93.53	118.34	134.86	145.82	160.68	187.53	197.32	72
73	106.34	134.62	153.44	165.92	180.82	212.69	223.95	73
74	120.86	153.04	174.18	186.61	202.83	238.74	253.75	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.84	19.11	21.69	23.93	27.44	31.14	34.77	18-34
35-39	19.66	23.83	27.07	29.79	34.07	38.71	43.11	35-39
40-44	25.78	31.38	35.69	39.22	44.57	50.89	56.45	40-44
45-49	35.45	43.43	49.36	54.16	61.24	70.17	77.56	45-49
50	43.51	53.38	60.66	66.47	74.94	86.03	94.83	50
51	47.53	58.33	66.33	72.64	81.73	93.97	103.50	51
52	51.57	63.33	72.04	78.84	88.68	102.03	112.26	52
53	55.11	67.82	77.16	84.43	94.91	109.19	120.12	53
54	58.64	72.26	82.26	90.01	101.07	116.37	127.96	54
55	62.15	76.76	87.40	95.60	107.30	123.56	135.80	55
56	65.73	81.31	92.60	101.23	113.47	130.84	143.66	56
57	69.34	85.88	97.84	106.96	119.80	138.19	151.63	57
58	72.55	90.01	102.54	111.99	125.31	144.68	157.31	58
59	75.96	94.38	107.57	117.39	131.18	151.59	162.85	59
60	79.77	99.19	113.06	122.72	137.63	158.41	169.06	60
61	84.03	104.63	118.44	127.17	142.83	164.15	174.51	61
62	88.85	110.77	122.84	131.86	146.38	168.80	178.65	62
63	95.11	118.64	134.52	144.31	161.37	186.05	196.83	63
64	102.03	127.43	145.15	157.11	174.34	202.61	212.73	64
65	109.72	137.13	156.22	170.04	187.82	219.03	228.92	65
66	118.13	147.72	168.28	183.13	202.27	235.81	246.42	66
67	127.25	159.19	181.33	196.50	217.79	253.24	265.23	67
68	136.09	170.34	194.07	211.05	233.28	271.68	285.55	68
69	145.83	182.66	208.13	226.27	249.91	291.19	307.58	69
70	156.75	196.42	223.84	243.29	268.49	313.02	331.75	70
71	169.01	211.90	241.55	262.40	289.39	337.60	358.36	71
72	182.84	229.43	261.54	284.00	313.03	365.31	387.83	72
73	200.04	251.35	286.57	311.17	342.19	400.24	420.76	73
74	218.88	275.28	313.97	338.52	367.59	433.02	456.61	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.33	10.84	12.77	14.13	17.57	18.81	22.23	18-34
35-39	10.96	14.26	16.69	18.46	22.61	24.48	28.62	35-39
40-44	15.19	19.67	22.90	25.29	30.53	33.41	38.69	40-44
45-49	21.67	27.93	32.45	35.68	42.43	46.86	53.76	45-49
50	24.80	31.91	36.96	40.64	48.11	53.30	60.86	50
51	26.60	34.21	39.60	43.47	51.35	57.02	64.96	51
52	28.44	36.57	42.34	46.46	54.72	60.86	69.26	52
53	30.40	39.08	45.21	49.57	58.08	64.84	73.51	53
54	32.45	41.61	48.10	52.69	61.55	68.90	77.90	54
55	34.49	44.26	51.11	55.95	65.08	73.06	82.34	55
56	36.68	46.96	54.24	59.27	68.63	77.26	86.66	56
57	38.86	49.72	57.35	62.65	72.23	81.58	89.47	57
58	40.79	52.18	60.11	65.57	75.12	85.34	95.41	58
59	42.83	54.71	62.94	68.70	77.71	89.31	99.54	59
60	45.06	57.45	66.10	72.05	80.55	93.23	104.02	60
61	47.50	60.57	69.58	75.19	83.43	96.24	108.49	61
62	50.25	64.04	72.31	76.97	85.42	98.49	112.23	62
63	53.67	68.35	78.42	84.32	93.44	107.92	121.78	63
64	57.48	73.14	83.84	90.94	100.13	116.60	129.73	64
65	61.71	78.42	89.79	97.55	107.37	125.20	138.51	65
66	66.26	84.21	96.35	104.57	115.12	134.40	148.10	66
67	71.18	90.46	103.46	112.24	123.42	144.21	150.22	67
68	75.16	95.43	109.13	118.30	131.16	152.59	159.49	68
69	79.85	101.32	115.82	125.51	139.54	161.82	170.00	69
70	85.62	108.57	124.02	134.36	149.17	173.18	182.42	70
71	92.71	117.57	134.29	145.47	161.24	187.40	197.25	71
72	101.59	128.85	147.12	159.32	176.35	205.14	215.13	72
73	115.06	146.03	166.78	180.63	197.27	231.66	243.13	73
74	130.32	165.44	188.61	201.96	219.87	258.39	274.32	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.70	21.45	24.40	26.84	30.94	34.98	39.21	18-34
35-39	22.09	26.88	30.60	33.59	38.61	43.71	48.85	35-39
40-44	29.06	35.49	40.44	44.36	50.63	57.63	64.13	40-44
45-49	39.96	49.11	55.91	61.26	69.55	79.46	88.09	45-49
50	48.62	59.85	68.14	74.57	84.44	96.63	106.85	50
51	52.99	65.25	74.34	81.31	91.88	105.31	116.36	51
52	57.38	70.70	80.58	88.08	99.51	114.13	125.97	52
53	61.28	75.66	86.24	94.27	106.43	122.06	134.70	53
54	65.17	80.56	91.88	100.45	113.27	130.02	143.41	54
55	69.03	85.52	97.55	106.63	120.18	137.97	152.10	55
56	72.96	90.52	103.27	112.83	126.99	146.00	160.78	56
57	76.90	95.51	109.00	119.11	133.95	154.06	169.54	57
58	80.34	99.95	114.06	124.52	139.89	161.05	175.44	58
59	83.97	104.62	119.45	130.30	146.19	168.45	181.05	59
60	88.02	109.74	125.31	136.03	153.09	175.78	187.34	60
61	92.54	115.53	131.08	140.91	158.50	182.08	192.87	61
62	97.64	122.05	135.94	146.09	162.18	187.02	197.08	62
63	104.35	130.50	148.29	159.26	178.26	205.52	216.43	63
64	111.74	139.92	159.65	172.87	192.31	223.16	233.49	64
65	119.94	150.29	171.51	186.65	206.88	240.68	250.84	65
66	128.88	161.57	184.38	200.64	222.41	258.63	269.51	66
67	138.54	173.74	198.25	214.93	239.01	277.26	289.48	67
68	147.80	185.46	211.67	230.27	255.53	296.74	311.28	68
69	157.97	198.37	226.43	246.32	273.13	317.33	334.78	69
70	169.36	212.76	242.89	264.23	292.75	340.32	360.43	70
71	182.13	228.93	261.43	284.30	314.78	366.17	388.51	71
72	196.53	247.24	282.34	306.96	339.68	395.27	419.46	72
73	214.51	270.24	308.65	335.57	370.37	432.09	453.33	73
74	234.19	295.31	337.42	363.92	395.78	465.53	490.12	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	12.25	14.45	15.99	19.95	21.31	25.24	18-34
35-39	12.41	16.16	18.93	20.95	25.74	27.81	32.58	35-39
40-44	17.19	22.28	25.96	28.69	34.74	37.94	44.03	40-44
45-49	24.45	31.54	36.68	40.36	48.14	53.05	61.00	45-49
50	27.93	35.97	41.70	45.89	54.50	60.24	68.94	50
51	29.93	38.53	44.64	49.04	58.12	64.39	73.52	51
52	31.96	41.14	47.68	52.36	61.87	68.65	78.31	52
53	34.11	43.90	50.84	55.79	65.57	73.04	82.99	53
54	36.35	46.66	54.00	59.20	69.38	77.49	87.81	54
55	38.56	49.55	57.28	62.76	73.24	82.03	92.66	55
56	40.94	52.48	60.69	66.37	77.10	86.59	97.33	56
57	43.29	55.46	64.05	70.03	81.00	91.27	100.08	57
58	45.36	58.11	67.02	73.17	84.07	95.32	106.82	58
59	47.54	60.81	70.04	76.53	86.73	99.58	111.25	59
60	49.92	63.73	73.42	80.11	89.64	103.71	116.04	60
61	52.51	67.06	77.13	83.44	92.58	106.80	120.85	61
62	55.43	70.75	80.11	85.28	94.64	109.12	124.98	62
63	59.08	75.36	86.58	93.15	103.24	119.22	135.06	63
64	63.14	80.48	92.38	100.29	110.50	128.56	143.60	64
65	67.65	86.11	98.73	107.39	118.32	137.83	153.02	65
66	72.48	92.28	105.73	114.88	126.65	147.70	163.29	66
67	77.69	98.92	113.30	123.06	135.53	158.17	164.05	67
68	81.90	104.18	119.32	129.50	144.01	167.20	174.12	68
69	86.84	110.40	126.40	137.14	153.03	176.99	185.42	69
70	92.91	118.04	135.05	146.49	163.25	189.01	198.64	70
71	100.34	127.50	145.87	158.22	176.03	204.03	214.26	71
72	109.65	139.36	159.38	172.82	192.02	222.75	232.94	72
73	123.78	157.44	180.12	195.34	213.72	250.63	262.31	73
74	139.78	177.84	203.04	217.31	236.91	278.04	294.89	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.56	23.79	27.11	29.75	34.44	38.82	43.65	18-34
35-39	24.52	29.93	34.13	37.39	43.15	48.71	54.59	35-39
40-44	32.34	39.60	45.19	49.50	56.69	64.37	71.81	40-44
45-49	44.47	54.79	62.46	68.36	77.86	88.75	98.62	45-49
50	53.73	66.32	75.62	82.67	93.94	107.23	118.87	50
51	58.45	72.17	82.35	89.98	102.03	116.65	129.22	51
52	63.19	78.07	89.12	97.32	110.34	126.23	139.68	52
53	67.45	83.50	95.32	104.11	117.95	134.93	149.28	53
54	71.70	88.86	101.50	110.89	125.47	143.67	158.86	54
55	75.91	94.28	107.70	117.66	133.06	152.38	168.40	55
56	80.19	99.73	113.94	124.43	140.51	161.16	177.90	56
57	84.46	105.14	120.16	131.26	148.10	169.93	187.45	57
58	88.13	109.89	125.58	137.05	154.47	177.42	193.57	58
59	91.98	114.86	131.33	143.21	161.20	185.31	199.25	59
60	96.27	120.29	137.56	149.34	168.55	193.15	205.62	60
61	101.05	126.43	143.72	154.65	174.17	200.01	211.23	61
62	106.43	133.33	149.04	160.32	177.98	205.24	215.51	62
63	113.59	142.36	162.06	174.21	195.15	224.99	236.03	63
64	121.45	152.41	174.15	188.63	210.28	243.71	254.25	64
65	130.16	163.45	186.80	203.26	225.94	262.33	272.76	65
66	139.63	175.42	200.48	218.15	242.55	281.45	292.60	66
67	149.83	188.29	215.17	233.36	260.23	301.28	313.73	67
68	159.51	200.58	229.27	249.49	277.78	321.80	337.01	68
69	170.11	214.08	244.73	266.37	296.35	343.47	361.98	69
70	181.97	229.10	261.94	285.17	317.01	367.62	389.11	70
71	195.25	245.96	281.31	306.20	340.17	394.74	418.66	71
72	210.22	265.05	303.14	329.92	366.33	425.23	451.09	72
73	228.98	289.13	330.73	359.97	398.55	463.94	485.90	73
74	249.50	315.34	360.87	389.32	423.97	498.04	523.63	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.66	16.13	17.85	22.33	23.81	28.25	18-34
35-39	13.86	18.06	21.17	23.44	28.87	31.14	36.54	35-39
40-44	19.19	24.89	29.02	32.09	38.95	42.47	49.37	40-44
45-49	27.23	35.15	40.91	45.04	53.85	59.24	68.24	45-49
50	31.06	40.03	46.44	51.14	60.89	67.18	77.02	50
51	33.26	42.85	49.68	54.61	64.89	71.76	82.08	51
52	35.48	45.71	53.02	58.26	69.02	76.44	87.36	52
53	37.82	48.72	56.47	62.01	73.06	81.24	92.47	53
54	40.25	51.71	59.90	65.71	77.21	86.08	97.72	54
55	42.63	54.84	63.45	69.57	81.40	91.00	102.98	55
56	45.20	58.00	67.14	73.47	85.57	95.92	108.00	56
57	47.72	61.20	70.75	77.41	89.77	100.96	110.69	57
58	49.93	64.04	73.93	80.77	93.02	105.30	118.23	58
59	52.25	66.91	77.14	84.36	95.75	109.85	122.96	59
60	54.78	70.01	80.74	88.17	98.73	114.19	128.06	60
61	57.52	73.55	84.68	91.69	101.73	117.36	133.21	61
62	60.61	77.46	87.91	93.59	103.86	119.75	137.73	62
63	64.49	82.37	94.74	101.98	113.04	130.52	148.34	63
64	68.80	87.82	100.92	109.64	120.87	140.52	157.47	64
65	73.59	93.80	107.67	117.23	129.27	150.46	167.53	65
66	78.70	100.35	115.11	125.19	138.18	161.00	178.48	66
67	84.20	107.38	123.14	133.88	147.64	172.13	177.88	67
68	88.64	112.93	129.51	140.70	156.86	181.81	188.75	68
69	93.83	119.48	136.98	148.77	166.52	192.16	200.84	69
70	100.20	127.51	146.08	158.62	177.33	204.84	214.86	70
71	107.97	137.43	157.45	170.97	190.82	220.66	231.27	71
72	117.71	149.87	171.64	186.32	207.69	240.36	250.75	72
73	132.50	168.85	193.46	210.05	230.17	269.60	281.49	73
74	149.24	190.24	217.47	232.66	253.95	297.69	315.46	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.53	27.45	31.19	34.26	39.00	44.46	49.36	18-34
35-39	28.21	34.51	39.21	43.02	48.77	55.77	61.73	35-39
40-44	36.08	44.32	50.39	55.19	62.28	71.45	78.84	40-44
45-49	47.47	58.52	66.55	72.78	81.79	94.10	103.52	45-49
50	55.46	68.43	77.78	85.00	95.19	109.81	120.49	50
51	59.70	73.70	83.78	91.53	102.40	118.22	129.63	51
52	63.96	79.00	89.81	98.09	109.64	126.66	138.79	52
53	67.67	83.66	95.14	103.88	116.03	134.10	146.88	53
54	71.31	88.26	100.39	109.59	122.33	141.45	154.83	54
55	74.91	92.82	105.60	115.24	128.53	148.71	162.69	55
56	78.49	97.36	110.78	119.95	133.14	153.53	168.43	56
57	82.05	101.90	114.96	122.30	135.75	156.54	171.24	57
58	85.14	105.82	117.20	124.68	138.39	159.60	173.98	58
59	88.39	109.95	119.45	127.07	141.04	162.64	176.73	59
60	91.95	113.92	121.68	129.45	143.69	165.69	179.47	60
61	95.97	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	106.64	128.38	137.14	145.89	161.94	186.73	202.00	63
64	113.42	138.65	148.10	157.55	174.89	201.67	219.04	64
65	120.91	148.92	159.07	169.23	187.84	216.61	236.08	65
66	129.10	159.18	170.04	180.89	200.79	231.55	253.13	66
67	137.96	169.46	181.01	192.57	213.75	246.49	270.17	67
68	146.52	183.27	199.12	211.83	235.14	271.15	296.48	68
69	155.96	195.15	217.24	231.11	256.52	295.82	322.80	69
70	166.49	208.45	235.35	250.37	277.92	320.47	349.12	70
71	178.35	223.41	253.47	269.64	299.30	345.14	375.43	71
72	191.76	240.36	271.57	288.91	320.70	369.81	401.75	72
73	208.71	261.85	285.42	303.63	337.03	388.65	419.52	73
74	227.21	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	16.74	19.49	21.51	26.06	28.41	32.98	18-34
35-39	16.70	21.53	25.01	27.53	32.96	36.23	41.73	35-39
40-44	21.93	28.20	32.67	35.86	42.45	47.06	53.74	40-44
45-49	29.35	37.65	43.49	47.63	55.71	62.29	70.53	45-49
50	32.38	41.48	47.87	52.36	60.91	68.35	77.09	50
51	34.31	43.94	50.67	55.41	64.33	72.30	81.43	51
52	36.30	46.47	53.57	58.54	67.81	76.35	85.84	52
53	38.34	49.05	56.50	61.71	71.28	80.41	90.23	53
54	40.42	51.68	59.48	64.93	74.76	84.53	94.65	54
55	42.53	54.33	62.51	68.18	78.27	88.69	98.70	55
56	44.67	57.02	65.55	71.46	81.77	92.87	100.12	56
57	46.81	59.71	68.60	74.75	85.25	97.05	101.54	57
58	48.63	61.97	71.15	77.21	85.70	98.83	103.11	58
59	50.51	64.33	72.94	77.60	86.13	99.32	104.69	59
60	52.55	66.88	73.30	77.98	86.55	99.81	106.26	60
61	54.84	68.97	73.67	78.37	86.99	100.31	107.83	61
62	57.43	69.30	74.03	78.88	88.66	102.00	112.23	62
63	60.76	74.88	79.98	85.09	94.45	108.91	118.50	63
64	64.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	68.53	86.02	91.88	97.75	108.50	125.12	136.70	65
66	72.97	91.59	97.84	104.08	115.54	133.23	145.80	66
67	77.78	97.17	103.79	110.41	122.55	141.33	154.90	67
68	81.57	103.35	113.74	121.00	134.31	154.88	169.35	68
69	86.06	108.98	123.69	131.58	146.06	168.43	183.80	69
70	91.57	115.92	132.19	142.17	157.80	181.97	198.24	70
71	98.43	124.62	142.08	152.76	169.55	195.53	212.68	71
72	107.02	135.48	153.54	163.34	181.31	209.08	227.13	72
73	120.24	152.29	167.19	177.86	197.42	227.67	245.77	73
74	135.20	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.34	172.43	198.84	217.62	57
58	103.89	129.64	147.85	157.54	174.87	201.66	219.76	58
59	107.45	134.18	150.16	159.74	177.31	204.46	221.89	59
60	111.31	139.12	152.22	161.94	179.74	207.27	224.03	60
61	115.68	144.42	154.28	164.13	182.17	210.08	226.17	61
62	120.69	146.37	156.34	166.32	184.61	212.89	229.16	62
63	127.43	157.64	168.39	179.13	198.85	229.29	247.26	63
64	134.95	168.91	180.43	191.94	213.06	245.68	266.23	64
65	143.23	179.54	192.47	204.75	227.28	262.09	285.18	65
66	152.23	190.92	204.51	217.56	241.48	278.47	304.14	66
67	161.91	202.73	216.55	230.37	255.71	294.87	323.10	67
68	171.07	214.73	235.98	251.04	278.66	321.33	350.98	68
69	181.11	227.44	255.41	271.72	301.60	347.81	378.85	69
70	192.29	241.61	274.84	292.39	324.56	374.26	406.73	70
71	204.85	257.54	293.77	313.07	347.50	400.72	434.61	71
72	219.05	275.57	313.71	333.74	370.46	427.19	462.49	72
73	237.23	298.73	327.22	348.10	386.39	445.57	480.21	73
74	257.02	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	128.37	56
57	57.81	73.84	84.91	92.59	105.87	120.30	129.28	57
58	59.82	76.33	87.73	95.61	109.03	124.15	130.53	58
59	61.88	78.91	90.65	98.44	109.27	126.01	131.77	59
60	64.10	81.70	92.30	98.20	109.00	125.70	133.01	60
61	66.57	84.81	92.09	97.96	108.74	125.39	134.25	61
62	69.39	85.99	91.86	97.72	108.47	125.08	136.62	62
63	73.07	92.08	98.36	104.63	116.14	133.93	145.49	63
64	77.15	98.11	104.85	111.54	123.82	142.77	155.51	64
65	81.64	103.79	111.35	118.45	131.49	151.63	165.51	65
66	86.52	109.94	117.85	125.37	139.17	160.48	175.52	66
67	91.78	116.41	124.34	132.28	146.83	169.32	185.53	67
68	95.88	121.74	135.00	143.62	159.42	183.82	200.79	68
69	100.70	127.83	145.65	154.95	171.99	198.33	216.05	69
70	106.62	135.31	154.60	166.28	184.57	212.84	231.31	70
71	113.97	144.66	165.27	177.62	197.15	227.35	246.57	71
72	123.16	156.34	177.62	188.95	209.74	241.86	261.84	72
73	137.42	174.53	191.77	204.01	226.45	261.14	281.63	73
74	153.51	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	34.17	42.05	47.95	52.38	60.06	68.10	76.03	18-34
35-39	43.27	53.36	60.88	66.46	75.85	86.31	96.00	35-39
40-44	55.38	68.54	78.18	85.29	96.86	110.61	122.62	40-44
45-49	72.24	89.69	102.32	111.54	126.12	144.47	159.64	45-49
50	82.16	102.17	116.57	126.97	143.20	164.36	181.27	50
51	87.75	109.19	124.57	135.69	152.92	175.59	193.56	51
52	93.33	116.22	132.62	144.42	162.64	186.86	205.86	52
53	98.37	122.57	139.90	152.35	171.43	197.08	217.01	53
54	103.29	128.82	147.05	160.15	180.07	207.13	227.93	54
55	108.11	134.94	154.07	167.79	188.50	216.95	238.60	55
56	112.84	140.96	160.96	175.29	196.74	226.59	249.06	56
57	117.47	146.85	167.71	182.61	204.81	236.01	259.26	57
58	121.20	151.63	173.17	188.48	211.20	243.54	265.53	58
59	125.05	156.55	178.79	192.41	213.57	246.28	267.06	59
60	129.19	161.87	182.75	194.42	215.80	248.85	268.59	60
61	133.88	167.84	184.64	196.42	218.02	251.42	270.13	61
62	139.25	174.62	186.52	198.43	220.25	253.99	271.66	62
63	146.62	184.04	199.64	212.38	235.75	271.84	292.53	63
64	154.83	194.44	212.75	226.33	251.23	289.70	313.41	64
65	163.84	205.87	225.86	240.28	266.71	307.56	334.28	65
66	173.59	218.23	238.97	254.22	282.18	325.40	355.16	66
67	184.02	231.45	252.08	268.17	297.67	343.26	376.04	67
68	193.73	243.78	272.83	290.25	322.18	371.52	405.47	68
69	204.33	257.25	293.59	312.33	346.68	399.79	434.91	69
70	216.11	272.23	310.98	334.41	371.20	428.04	464.35	70
71	229.31	289.05	330.26	356.49	395.70	456.30	493.78	71
72	244.25	308.08	352.09	378.57	420.22	484.57	523.22	72
73	263.56	332.78	369.02	392.57	435.75	502.49	540.89	73
74	284.55	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001),ALTC-5037(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.32	26.26	30.57	33.72	40.91	44.57	51.77	18-34
35-39	26.20	33.78	39.25	43.21	51.81	56.90	65.58	35-39
40-44	34.07	43.85	50.81	55.80	66.16	73.25	83.75	40-44
45-49	44.84	57.56	66.55	72.92	85.50	95.41	108.23	45-49
50	48.94	62.75	72.49	79.33	92.53	103.64	117.11	50
51	51.64	66.21	76.42	83.61	97.35	109.19	123.23	51
52	54.39	69.70	80.42	87.96	102.18	114.80	129.35	52
53	57.11	73.17	84.37	92.23	106.86	120.28	135.26	53
54	59.86	76.63	88.32	96.49	111.47	125.74	141.12	54
55	62.59	80.07	92.25	100.72	116.06	131.15	146.90	55
56	65.31	83.51	96.15	104.92	120.53	136.51	152.58	56
57	67.97	86.88	99.97	109.06	124.91	141.76	157.02	57
58	70.15	89.59	103.04	112.35	128.34	145.96	157.94	58
59	72.38	92.37	106.19	115.72	131.86	150.21	158.85	59
60	74.76	95.38	109.57	118.42	131.44	151.58	159.76	60
61	77.40	98.72	110.51	117.56	130.49	150.47	160.67	61
62	80.43	102.51	109.69	116.69	129.53	149.36	161.58	62
63	84.44	107.56	116.73	124.18	137.84	158.95	172.49	63
64	88.87	113.16	123.77	131.67	146.16	168.53	183.41	64
65	93.74	119.34	130.81	139.16	154.47	178.13	194.32	65
66	99.02	126.01	137.86	146.66	162.80	187.73	205.23	66
67	104.70	133.19	144.90	154.15	171.10	197.31	216.15	67
68	109.09	138.72	156.26	166.23	184.52	212.77	232.23	68
69	114.22	145.23	166.21	178.31	197.92	228.24	248.31	69
70	120.51	153.21	175.29	190.18	211.33	243.70	264.38	70
71	128.31	163.17	186.68	202.48	224.75	259.17	280.46	71
72	138.07	175.60	200.92	214.56	238.17	274.64	296.54	72
73	153.28	195.07	216.35	230.16	255.47	294.61	317.49	73
74	170.42	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.18	14.14	15.73	17.81	19.49	22.86	24.66	18-34
35-39	14.40	16.86	18.79	21.15	23.08	27.14	29.21	35-39
40-44	18.36	21.66	24.19	27.06	29.48	34.70	37.31	40-44
45-49	25.25	30.04	33.59	37.35	40.60	47.86	51.39	45-49
50	33.63	40.09	44.84	49.69	53.87	63.63	68.19	50
51	37.38	44.61	49.92	55.25	59.86	70.74	75.78	51
52	41.07	49.08	54.93	60.73	65.78	77.75	83.26	52
53	43.75	52.42	58.70	64.79	70.18	82.95	88.83	53
54	46.28	55.62	62.33	68.68	74.40	87.94	94.17	54
55	48.76	58.75	65.88	72.49	78.52	92.81	99.40	55
56	51.22	61.89	69.46	75.69	82.65	96.88	104.46	56
57	53.76	65.12	72.51	77.14	85.62	98.74	106.92	57
58	56.27	68.31	75.14	79.93	88.72	102.31	110.44	58
59	59.02	71.79	77.76	82.72	91.82	105.88	113.96	59
60	62.13	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	80.83	96.61	103.21	109.79	121.87	140.53	150.99	64
65	87.38	104.84	111.99	119.14	132.25	152.50	164.22	65
66	94.65	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	110.73	136.04	145.31	154.59	171.60	197.88	213.89	68
69	119.73	147.49	161.05	171.33	190.17	219.31	237.08	69
70	129.79	160.01	176.78	188.07	208.76	240.73	260.27	70
71	141.06	174.05	192.52	204.81	227.34	262.15	283.46	71
72	153.70	189.83	208.26	221.55	245.92	283.58	306.65	72
73	169.14	209.15	227.81	242.35	269.01	310.21	332.01	73
74	185.97	230.22	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.81	7.54	8.78	9.70	11.66	12.79	14.76	18-34
35-39	7.49	9.65	11.20	12.33	14.64	16.19	18.53	35-39
40-44	10.43	13.38	15.46	16.95	19.85	22.18	25.13	40-44
45-49	15.30	19.56	22.51	24.59	28.40	32.04	35.95	45-49
50	17.91	22.85	26.24	28.63	32.87	37.23	41.61	50
51	19.34	24.64	28.29	30.84	35.32	40.09	44.72	51
52	20.82	26.52	30.43	33.14	37.87	43.05	47.93	52
53	22.36	28.45	32.61	35.49	40.40	46.05	51.14	53
54	23.96	30.44	34.86	37.90	43.00	49.14	54.43	54
55	25.62	32.50	37.18	40.39	45.65	52.31	57.07	55
56	27.32	34.62	39.56	42.66	47.35	54.61	58.88	56
57	29.06	36.80	41.16	43.79	48.60	56.06	60.69	57
58	30.61	38.70	42.62	45.34	50.32	58.04	62.94	58
59	32.24	40.72	44.07	46.89	52.05	60.02	65.19	59
60	34.05	42.63	45.53	48.44	53.77	62.00	67.44	60
61	36.07	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.31	49.83	53.23	56.63	62.86	72.49	78.83	63
64	44.57	54.30	57.99	61.70	68.49	78.97	85.73	64
65	48.17	58.77	62.77	66.78	74.13	85.48	92.63	65
66	52.13	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.43	67.70	72.32	76.93	85.39	98.47	106.43	67
68	59.88	75.05	80.69	85.83	95.27	109.86	118.75	68
69	63.97	80.14	89.03	94.72	105.14	121.25	131.07	69
70	69.04	86.44	97.40	103.62	113.55	132.63	143.40	70
71	75.34	94.32	105.76	112.51	123.67	144.01	155.72	71
72	83.23	104.18	114.13	121.41	134.77	155.41	168.04	72
73	95.34	119.36	131.01	139.38	154.71	178.41	190.93	73
74	109.01	136.54	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.08	16.34	18.16	20.58	22.50	26.41	28.49	18-34
35-39	16.64	19.48	21.70	24.43	26.66	31.34	33.75	35-39
40-44	21.21	25.03	27.94	31.26	34.05	40.09	43.10	40-44
45-49	29.18	34.70	38.80	43.15	46.90	55.30	59.36	45-49
50	38.93	46.41	51.91	57.52	62.35	73.65	78.92	50
51	43.24	51.61	57.75	63.92	69.26	81.84	87.66	51
52	47.44	56.70	63.45	70.15	75.98	89.81	96.18	52
53	50.37	60.35	67.59	74.60	80.80	95.50	102.28	53
54	53.08	63.78	71.48	77.89	85.32	99.70	106.51	54
55	55.69	67.09	74.67	79.44	88.18	101.69	109.14	55
56	58.24	70.36	76.13	80.99	89.90	103.67	111.78	56
57	60.83	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.41	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.22	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	120.36	145.56	155.48	165.41	183.61	211.73	228.86	68
69	129.73	159.82	172.32	183.32	203.48	234.65	253.67	69
70	140.16	172.79	189.16	201.24	223.38	257.58	278.49	70
71	151.81	187.31	206.00	219.15	243.25	280.51	303.30	71
72	164.85	203.59	222.84	237.06	263.14	303.43	328.12	72
73	180.79	223.56	242.82	258.32	286.74	330.65	353.94	73
74	198.11	245.27	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.71	10.14	11.20	13.48	14.76	17.06	18-34
35-39	8.65	11.15	12.94	14.24	16.90	18.70	21.40	35-39
40-44	12.04	15.45	17.86	19.59	22.93	25.63	29.03	40-44
45-49	17.68	22.59	26.00	28.40	32.81	37.01	41.54	45-49
50	20.73	26.45	30.39	33.14	38.04	43.10	48.16	50
51	22.38	28.51	32.73	35.67	40.87	46.37	51.74	51
52	24.06	30.64	35.15	38.28	43.75	49.73	55.25	52
53	25.75	32.76	37.53	40.85	46.51	53.02	57.19	53
54	27.49	34.91	39.97	43.23	47.98	55.33	59.13	54
55	29.25	37.12	41.76	44.43	49.32	56.87	61.06	55
56	31.05	39.35	42.91	45.64	50.66	58.42	63.00	56
57	32.90	41.23	44.04	46.85	52.00	59.97	64.94	57
58	34.48	43.03	45.97	48.90	54.28	62.59	67.89	58
59	36.18	44.84	47.89	50.95	56.55	65.22	70.84	59
60	38.03	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.12	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.60	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.04	59.13	63.15	67.19	74.58	86.00	93.36	64
65	52.85	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.01	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	65.11	80.82	86.33	91.84	101.94	117.56	127.06	68
69	69.36	86.89	95.27	101.35	112.50	129.73	140.25	69
70	74.60	93.40	104.22	110.87	122.69	141.91	153.43	70
71	81.12	101.54	113.17	120.39	133.15	154.10	166.62	71
72	89.26	111.73	122.11	129.90	144.19	166.28	179.80	72
73	101.88	127.55	139.58	148.49	164.82	190.07	203.43	73
74	116.10	145.41	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.96	18.53	20.61	23.34	25.53	29.96	32.31	18-34
35-39	18.88	22.09	24.61	27.71	30.25	35.55	38.29	35-39
40-44	24.06	28.39	31.70	35.46	38.63	45.46	48.89	40-44
45-49	33.09	39.36	44.01	48.94	53.20	62.71	67.34	45-49
50	44.22	52.73	58.98	65.34	70.84	83.68	89.67	50
51	49.11	58.61	65.57	72.57	78.64	92.92	99.54	51
52	53.82	64.32	71.97	79.58	86.19	101.89	109.10	52
53	57.00	68.29	76.47	82.44	91.44	105.53	113.29	53
54	59.91	71.97	79.07	84.12	93.37	107.67	116.16	54
55	62.64	75.46	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	129.90	157.22	167.93	178.65	198.30	228.68	249.59	68
69	139.63	172.01	186.11	197.99	219.76	253.43	276.65	69
70	150.41	185.45	204.29	217.33	241.24	278.18	303.72	70
71	162.44	200.44	222.48	236.68	261.85	302.95	330.78	71
72	175.86	217.19	240.66	256.02	283.45	327.70	357.84	72
73	192.29	237.77	260.38	277.00	307.47	354.56	382.39	73
74	210.08	260.09	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.63	9.88	11.51	12.71	15.29	16.75	19.35	18-34
35-39	9.81	12.65	14.68	16.15	19.18	21.21	24.28	35-39
40-44	13.65	17.54	20.26	22.21	26.01	29.05	32.93	40-44
45-49	20.05	25.63	29.50	32.23	37.23	41.99	47.11	45-49
50	23.56	30.05	34.52	37.64	43.23	48.96	54.72	50
51	25.40	32.38	37.17	40.52	46.41	52.67	58.75	51
52	27.29	34.76	39.87	43.43	48.92	56.41	60.25	52
53	29.13	37.06	42.47	45.38	50.37	58.08	62.37	53
54	31.01	39.39	43.88	46.68	51.81	59.75	64.48	54
55	32.90	41.75	45.11	47.99	53.27	61.43	66.60	55
56	34.81	43.37	46.34	49.29	54.71	63.09	68.71	56
57	36.74	44.53	47.57	50.60	56.16	64.77	71.01	57
58	38.39	46.65	49.83	53.01	58.84	67.85	74.14	58
59	40.12	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.03	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.19	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	49.90	59.75	63.83	67.90	75.37	86.91	94.77	63
64	53.51	64.37	68.76	73.15	81.20	93.63	102.13	64
65	57.50	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.87	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	70.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	74.70	93.56	102.89	109.46	121.50	140.11	152.95	69
70	80.10	100.29	112.55	119.74	131.74	153.27	166.76	70
71	86.83	108.69	122.22	130.02	142.52	166.42	180.40	71
72	95.22	119.20	131.89	140.30	155.74	179.59	196.09	72
73	108.33	135.63	149.53	159.08	176.57	203.63	219.51	73
74	123.08	154.14	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and ALTC-5003(1001)
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Standard Underwriting Class Rates
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.07	10.53	11.72	13.27	14.51	17.04	18.37	18-34
35-39	10.73	12.56	13.99	15.75	17.19	20.21	21.76	35-39
40-44	13.68	16.13	18.02	20.16	21.95	25.84	27.78	40-44
45-49	18.81	22.37	25.02	27.82	30.24	35.65	38.27	45-49
50	24.07	28.69	32.08	35.55	38.54	45.53	48.78	50
51	26.81	31.98	35.78	39.61	42.91	50.72	54.32	51
52	29.56	35.32	39.52	43.70	47.33	55.95	59.92	52
53	31.75	38.05	42.61	47.03	50.95	60.22	64.48	53
54	33.93	40.76	45.69	50.35	54.54	64.46	69.03	54
55	36.14	43.54	48.83	53.72	58.20	68.78	73.67	55
56	38.41	46.41	52.09	57.22	61.97	73.25	78.45	56
57	40.80	49.42	55.51	60.89	65.95	77.96	83.47	57
58	43.19	52.44	58.91	64.02	69.90	81.95	88.48	58
59	45.83	55.74	62.66	66.75	74.09	85.44	93.34	59
60	48.80	59.46	65.31	69.48	77.12	88.93	97.20	60
61	52.16	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.67	74.29	79.44	84.51	93.81	108.17	118.43	63
64	65.93	80.84	88.43	94.07	104.42	120.41	131.93	64
65	71.83	88.17	97.42	103.64	115.04	132.66	145.44	65
66	78.39	96.33	106.42	113.21	125.66	144.91	158.94	66
67	85.66	105.38	115.41	122.78	136.29	157.16	172.44	67
68	93.13	114.64	129.05	139.45	150.55	178.50	190.56	68
69	101.50	125.02	140.79	152.42	163.85	194.74	207.41	69
70	110.92	136.76	154.05	166.46	178.90	212.67	226.46	70
71	121.59	150.03	169.06	182.40	195.99	233.02	248.09	71
72	133.65	165.07	186.08	200.51	215.40	256.14	272.66	72
73	148.34	183.43	206.86	221.54	239.44	283.57	303.10	73
74	164.49	203.64	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000

Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.33	5.62	6.53	7.22	8.69	9.52	11.00	18-34
35-39	5.58	7.20	8.34	9.18	10.89	12.06	13.80	35-39
40-44	7.76	9.96	11.52	12.62	14.78	16.51	18.71	40-44
45-49	11.39	14.57	16.77	18.32	21.15	23.87	26.78	45-49
50	12.81	16.35	18.78	20.49	23.53	26.65	29.78	50
51	13.86	17.67	20.28	22.11	25.33	28.74	32.05	51
52	14.99	19.08	21.89	23.85	27.25	30.99	34.49	52
53	16.24	20.66	23.67	25.76	29.34	33.44	37.13	53
54	17.58	22.34	25.57	27.80	31.54	36.04	39.92	54
55	19.00	24.10	27.57	29.95	33.84	38.79	42.84	55
56	20.49	25.97	29.68	32.21	36.26	41.67	45.89	56
57	22.06	27.92	31.87	34.56	38.77	44.68	49.07	57
58	23.49	29.70	33.88	36.70	41.03	47.39	51.93	58
59	25.03	31.62	36.04	39.01	43.41	50.06	54.69	59
60	26.73	33.74	38.21	40.65	45.12	52.03	56.87	60
61	28.66	36.11	39.66	42.19	46.83	54.00	59.05	61
62	30.82	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.42	42.06	46.06	49.00	54.39	62.72	68.66	63
64	36.35	45.69	51.00	54.26	60.23	69.45	76.09	64
65	39.60	49.73	55.95	59.52	66.07	76.19	83.52	65
66	43.18	54.19	60.89	64.78	71.91	82.92	90.95	66
67	47.10	59.08	65.84	70.04	77.74	89.65	98.37	67
68	50.30	63.05	71.34	76.70	83.23	98.24	105.35	68
69	54.14	67.82	76.70	82.42	89.29	105.53	113.03	69
70	58.91	73.77	83.37	89.57	96.88	114.64	122.65	70
71	64.89	81.24	91.79	98.58	106.52	126.13	134.82	71
72	72.36	90.58	102.34	109.89	118.61	140.55	150.14	72
73	83.66	104.75	118.35	127.08	137.18	162.54	173.64	73
74	96.50	120.87	134.53	143.12	158.30	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.14	26.92	30.54	33.61	38.17	43.59	48.32	18-34
35-39	27.64	33.74	38.30	42.08	47.60	54.51	60.25	35-39
40-44	35.35	43.33	49.22	53.96	60.79	69.83	76.95	40-44
45-49	46.63	57.37	65.18	71.34	80.03	92.21	101.30	45-49
50	53.04	65.30	74.15	81.10	90.64	104.71	114.73	50
51	57.23	70.48	80.05	87.52	97.72	112.98	123.69	51
52	61.43	75.70	85.97	93.97	104.82	121.28	132.69	52
53	65.06	80.26	91.18	99.62	111.06	128.54	140.58	53
54	68.63	84.76	96.32	105.21	117.19	135.71	148.34	54
55	72.16	89.23	101.42	110.74	123.27	142.83	156.03	55
56	75.69	93.70	106.52	116.27	129.31	149.92	163.68	56
57	79.22	98.19	111.65	121.81	135.36	156.54	171.24	57
58	82.32	102.13	116.12	124.68	138.39	159.60	173.98	58
59	85.60	106.30	119.45	127.07	141.04	162.64	176.73	59
60	89.21	110.88	121.68	129.45	143.69	165.69	179.47	60
61	93.28	115.99	123.92	131.83	146.33	168.75	182.22	61
62	97.75	118.11	126.16	134.22	148.97	171.79	184.96	62
63	104.04	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.86	138.18	148.10	157.55	174.89	201.67	219.04	64
65	118.40	147.67	159.07	169.23	187.84	216.61	236.08	65
66	126.66	158.06	170.04	180.89	200.79	231.55	253.13	66
67	135.63	169.34	181.01	192.57	213.75	246.49	270.17	67
68	144.35	180.29	199.12	211.83	235.14	271.15	296.48	68
69	153.98	192.40	217.24	231.11	256.52	295.82	322.80	69
70	164.75	205.96	234.13	250.37	277.92	320.47	349.12	70
71	176.88	221.24	251.54	269.64	298.95	345.14	375.43	71
72	190.60	238.55	271.26	288.91	320.70	369.81	401.75	72
73	207.86	260.40	285.42	303.63	337.03	388.65	419.52	73
74	226.70	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.60	16.29	18.97	20.94	25.36	27.66	32.10	18-34
35-39	16.25	20.95	24.34	26.78	32.06	35.26	40.59	35-39
40-44	21.40	27.53	31.89	35.00	41.40	45.92	52.41	40-44
45-49	28.79	36.93	42.65	46.71	54.59	61.07	69.12	45-49
50	30.78	39.43	45.49	49.75	57.84	64.94	73.21	50
51	32.67	41.83	48.22	52.71	61.15	68.77	77.40	51
52	34.61	44.29	51.03	55.76	64.54	72.71	81.70	52
53	36.61	46.83	53.91	58.87	67.94	76.69	85.99	53
54	38.66	49.41	56.86	62.04	71.37	80.75	90.35	54
55	40.75	52.03	59.84	65.26	74.83	84.86	94.73	55
56	42.88	54.70	62.87	68.52	78.31	89.02	99.13	56
57	45.02	57.39	65.91	71.79	81.79	93.19	101.54	57
58	46.85	59.67	68.48	74.54	84.67	96.68	103.11	58
59	48.75	62.05	71.17	77.42	86.13	99.32	104.69	59
60	50.82	64.64	73.30	77.98	86.55	99.81	106.26	60
61	53.14	67.54	73.67	78.37	86.99	100.31	107.83	61
62	55.77	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.11	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.84	79.70	85.93	91.42	101.48	117.01	127.60	64
65	66.95	84.87	91.88	97.75	108.50	125.12	136.70	65
66	71.44	90.51	97.84	104.08	115.54	133.23	145.80	66
67	76.30	96.62	103.79	110.41	122.55	141.33	154.90	67
68	80.14	101.44	113.74	121.00	134.31	154.88	169.35	68
69	84.70	107.15	122.14	131.58	145.88	168.43	183.80	69
70	90.31	114.22	130.14	140.72	155.15	181.03	196.39	70
71	97.31	123.05	140.19	151.54	166.85	194.87	211.21	71
72	106.05	134.11	152.76	163.34	181.31	209.08	227.13	72
73	119.50	151.17	167.19	177.86	197.42	227.67	245.77	73
74	134.70	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.50	32.37	36.81	40.39	46.06	52.43	58.30	18-34
35-39	33.28	40.80	46.41	50.85	57.74	65.95	73.08	35-39
40-44	42.58	52.39	59.62	65.23	73.73	84.50	93.34	40-44
45-49	55.90	69.03	78.57	85.85	96.62	111.06	122.31	45-49
50	62.69	77.50	88.18	96.28	108.00	124.44	136.72	50
51	67.37	83.31	94.79	103.49	115.99	133.73	146.82	51
52	72.05	89.16	101.46	110.73	123.99	143.05	156.95	52
53	76.16	94.33	107.37	117.16	131.09	151.32	165.94	53
54	80.19	99.43	113.19	123.49	138.08	159.47	174.78	54
55	84.17	104.47	118.95	129.74	144.96	167.52	183.49	55
56	88.11	109.47	124.66	135.95	151.76	175.48	192.10	56
57	92.03	114.46	130.37	142.11	158.51	183.39	200.65	57
58	95.36	118.70	135.20	147.22	164.17	189.93	207.81	58
59	98.85	123.16	140.26	152.41	170.04	196.58	215.16	59
60	102.67	128.02	145.50	158.02	176.13	203.76	222.86	60
61	106.99	133.47	151.29	164.13	182.17	210.08	226.17	61
62	111.84	139.28	156.34	166.32	184.61	212.89	228.31	62
63	118.50	148.05	167.75	179.13	198.85	229.29	247.26	63
64	125.84	157.29	178.60	191.94	213.06	245.68	266.23	64
65	133.92	167.50	190.36	204.75	227.28	262.09	285.18	65
66	142.75	178.63	202.99	217.56	241.48	278.47	304.14	66
67	152.28	190.66	216.44	230.37	255.71	294.87	323.10	67
68	161.43	202.18	230.20	249.92	275.68	321.33	348.96	68
69	171.48	214.86	244.66	265.67	292.74	341.71	370.55	69
70	182.70	229.03	260.82	283.14	311.80	364.11	394.68	70
71	195.32	244.98	279.04	302.82	333.27	389.36	421.86	71
72	209.57	263.04	299.66	325.12	357.56	417.96	452.61	72
73	227.70	286.05	325.95	348.10	386.39	445.57	480.21	73
74	247.44	311.14	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036(0306)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.36	19.86	23.12	25.52	30.92	33.71	39.14	18-34
35-39	19.80	25.54	29.67	32.66	39.12	43.00	49.52	35-39
40-44	25.95	33.38	38.68	42.46	50.28	55.73	63.65	40-44
45-49	34.59	44.39	51.28	56.17	65.75	73.47	83.23	45-49
50	36.77	47.13	54.40	59.51	69.27	77.70	87.68	50
51	38.94	49.88	57.54	62.92	73.10	82.11	92.53	51
52	41.15	52.69	60.75	66.40	76.97	86.61	97.43	52
53	43.40	55.55	64.00	69.91	80.81	91.11	102.28	53
54	45.69	58.44	67.29	73.46	84.65	95.66	107.15	54
55	48.00	61.34	70.59	77.03	88.50	100.22	112.02	55
56	50.34	64.28	73.93	80.61	92.33	104.80	116.87	56
57	52.68	67.22	77.25	84.20	96.13	109.36	121.68	57
58	54.63	69.66	80.01	87.16	99.22	113.11	125.59	58
59	56.66	72.19	82.88	90.22	102.42	116.94	129.59	59
60	58.85	74.94	85.94	93.35	105.69	120.89	133.01	60
61	61.30	78.01	89.15	96.81	108.74	125.27	134.25	61
62	64.09	81.44	91.86	97.72	108.47	125.08	135.49	62
63	67.68	86.01	98.14	104.63	116.14	133.93	145.49	63
64	71.67	91.03	104.02	111.54	123.82	142.77	155.51	64
65	76.07	96.58	110.37	118.45	131.49	151.63	165.51	65
66	80.86	102.61	117.19	125.37	139.17	160.48	175.52	66
67	86.04	109.13	124.34	132.28	146.83	169.32	185.53	67
68	90.09	114.23	130.45	141.32	156.85	182.12	198.54	68
69	94.89	120.27	137.29	148.67	164.74	191.51	208.54	69
70	100.78	127.70	145.73	157.78	174.57	203.16	220.97	70
71	108.11	137.00	156.32	169.20	186.97	217.79	236.67	71
72	117.28	148.62	169.56	183.51	202.58	236.15	256.43	72
73	131.44	166.64	190.17	204.01	226.45	261.14	281.63	73
74	147.44	187.01	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.65	192.20	210.94	55
56	100.54	125.24	142.81	155.64	174.21	201.04	220.52	56
57	104.84	130.72	149.08	162.42	181.65	209.75	229.94	57
58	108.40	135.27	154.27	168.02	187.74	216.92	237.64	58
59	112.11	140.01	159.67	173.83	194.03	224.37	245.62	59
60	116.15	145.16	165.55	180.15	200.88	232.47	254.28	60
61	120.70	150.95	172.14	187.25	208.57	241.55	264.00	61
62	125.94	157.61	179.72	195.43	217.43	252.02	271.66	62
63	132.96	166.49	189.83	206.37	229.32	266.03	290.27	63
64	140.82	176.41	201.14	218.61	242.64	281.73	307.14	64
65	149.45	187.34	213.60	232.11	257.34	299.04	325.75	65
66	158.84	199.21	227.13	246.78	273.34	317.86	346.00	66
67	168.94	211.98	241.70	262.57	290.57	338.12	367.81	67
68	178.50	224.06	255.49	277.54	306.96	357.33	388.56	68
69	188.98	237.32	270.63	293.98	324.97	378.45	411.34	69
70	200.64	252.10	287.52	312.31	345.02	401.97	436.74	70
71	213.75	268.72	306.53	332.93	367.59	428.44	465.30	71
72	228.56	287.54	328.05	356.28	393.10	458.41	497.60	72
73	247.54	311.71	355.72	386.34	426.11	497.05	539.39	73
74	268.18	338.02	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	129.32	55
56	57.80	73.86	84.99	92.72	106.35	120.58	134.62	56
57	60.33	77.04	88.60	96.61	110.47	125.53	139.83	57
58	62.42	79.65	91.54	99.77	113.77	129.54	144.01	58
59	64.57	82.34	94.59	103.02	117.17	133.66	148.31	59
60	66.88	85.25	97.87	106.53	120.83	138.10	152.95	60
61	69.47	88.49	101.52	110.46	124.92	143.09	158.12	61
62	72.41	92.18	105.70	114.92	129.53	148.76	161.58	62
63	76.24	97.00	111.16	120.80	135.88	156.25	172.01	63
64	80.50	102.37	117.27	127.35	142.89	164.62	180.88	64
65	85.19	108.29	123.97	134.58	150.64	173.84	190.68	65
66	90.28	114.72	131.27	142.44	159.11	183.89	201.40	66
67	95.77	121.65	139.15	150.93	168.25	194.74	212.97	67
68	100.04	127.03	145.24	157.48	175.25	203.09	221.84	68
69	105.08	133.38	152.44	165.23	183.61	213.01	232.42	69
70	111.25	141.19	161.32	174.83	193.99	225.30	245.56	70
71	118.92	150.94	172.45	186.85	207.09	240.70	262.13	71
72	128.51	163.13	186.37	201.92	223.58	260.05	283.00	72
73	143.39	182.11	208.12	225.51	249.75	290.45	316.14	73
74	160.18	203.55	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.08	13.05	14.65	16.42	18.29	21.18	23.16	18-34
35-39	13.35	15.85	17.80	19.85	22.09	25.61	27.96	35-39
40-44	17.22	20.57	23.15	25.71	28.50	33.12	36.07	40-44
45-49	23.68	28.50	32.09	35.49	39.22	45.68	49.64	45-49
50	29.40	35.44	39.89	44.01	48.45	56.59	61.32	50
51	32.50	39.20	44.14	48.65	53.50	62.55	67.74	51
52	35.63	43.01	48.43	53.34	58.63	68.57	74.22	52
53	38.19	46.23	52.09	57.30	62.97	73.65	79.70	53
54	40.74	49.42	55.73	61.24	67.27	78.70	85.15	54
55	43.32	52.68	59.42	65.23	71.64	83.82	90.68	55
56	45.95	56.02	63.22	69.33	76.08	89.07	96.31	56
57	48.69	59.47	67.16	73.57	80.71	94.52	101.52	57
58	51.32	62.82	70.93	77.10	85.12	99.03	106.61	58
59	54.19	66.43	75.05	80.23	89.48	103.03	111.54	59
60	57.41	70.47	78.09	83.36	92.65	106.84	115.48	60
61	61.04	74.91	81.07	86.33	95.82	110.50	119.43	61
62	64.64	77.72	83.82	89.18	98.98	114.14	123.36	62
63	70.31	86.66	93.74	99.72	110.70	127.64	138.03	63
64	76.07	93.87	103.56	110.26	122.39	141.14	152.69	64
65	82.49	101.90	113.37	120.81	134.10	154.64	167.36	65
66	89.61	110.78	123.22	131.35	145.80	168.13	182.03	66
67	97.44	120.56	133.06	141.90	157.51	181.63	196.69	67
68	105.34	130.42	147.41	159.51	173.16	204.58	216.29	68
69	114.17	141.41	159.89	173.34	187.85	222.01	234.61	69
70	124.08	153.81	173.93	188.31	204.22	241.16	255.14	70
71	135.28	167.80	189.80	205.26	222.48	262.83	278.24	71
72	147.93	183.65	207.78	224.47	243.20	287.40	304.29	72
73	163.44	203.14	229.90	246.93	267.62	316.07	335.67	73
74	180.46	224.54	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.49	7.15	8.34	9.23	11.26	12.22	14.25	18-34
35-39	7.15	9.25	10.76	11.87	14.27	15.65	18.08	35-39
40-44	9.92	12.78	14.83	16.29	19.33	21.40	24.47	40-44
45-49	14.39	18.47	21.33	23.37	27.32	30.55	34.60	45-49
50	16.08	20.59	23.73	25.97	30.20	33.89	38.21	50
51	17.33	22.17	25.54	27.92	32.39	36.43	40.99	51
52	18.67	23.85	27.46	30.01	34.71	39.12	43.93	52
53	20.11	25.69	29.54	32.25	37.16	41.99	47.03	53
54	21.65	27.61	31.73	34.60	39.71	45.00	50.26	54
55	23.25	29.62	34.01	37.06	42.36	48.15	53.58	55
56	24.93	31.73	36.41	39.62	45.10	51.41	56.56	56
57	26.68	33.91	38.86	42.26	47.66	54.79	59.68	57
58	28.26	35.89	41.09	44.63	49.98	57.71	63.83	58
59	29.94	37.99	43.45	47.14	52.43	60.46	66.90	59
60	31.80	40.30	45.85	48.84	54.21	62.51	69.41	60
61	33.88	42.88	47.41	50.44	55.98	64.56	71.95	61
62	36.22	45.48	48.92	52.04	57.76	66.60	74.54	62
63	39.06	49.37	54.36	57.83	64.19	74.02	82.52	63
64	42.26	53.35	59.78	63.61	70.60	81.41	90.56	64
65	45.80	57.75	65.22	69.39	77.02	88.82	98.66	65
66	49.67	62.61	70.65	75.17	83.44	96.22	106.27	66
67	53.90	67.91	76.09	80.95	89.85	103.61	112.20	67
68	57.34	72.18	81.97	88.28	96.08	113.06	119.98	68
69	61.43	77.30	87.74	94.55	102.90	121.22	128.45	69
70	66.51	83.65	94.88	102.23	111.24	131.15	138.87	70
71	72.85	91.60	103.87	111.89	121.63	143.48	151.83	71
72	80.77	101.55	115.13	123.98	134.47	158.84	167.95	72
73	92.76	116.65	132.27	141.90	153.63	181.51	192.82	73
74	106.37	133.80	148.96	158.47	175.34	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.09	15.57	17.58	19.57	22.07	25.32	27.95	18-34
35-39	15.97	19.14	21.61	23.95	26.99	31.01	34.16	35-39
40-44	20.76	25.01	28.28	31.26	35.05	40.40	44.36	40-44
45-49	28.55	34.63	39.16	43.16	48.20	55.71	61.01	45-49
50	34.73	42.19	47.70	52.47	58.36	67.65	73.86	50
51	38.19	46.42	52.50	57.69	64.09	74.38	81.16	51
52	41.70	50.70	57.34	62.98	69.93	81.19	88.52	52
53	44.63	54.41	61.57	67.57	74.99	87.08	94.92	53
54	47.55	58.08	65.77	72.13	80.00	92.94	101.27	54
55	50.50	61.82	70.01	76.74	85.08	98.86	107.69	55
56	53.49	65.63	74.35	81.44	90.19	104.89	114.17	56
57	56.58	69.52	78.81	86.25	95.47	111.08	119.57	57
58	59.45	73.20	82.95	90.18	100.34	116.11	124.74	58
59	62.55	77.12	87.44	93.71	104.87	120.62	129.74	59
60	66.02	81.48	90.87	97.24	108.18	124.75	133.76	60
61	69.92	86.28	94.26	100.45	111.49	128.57	137.79	61
62	73.82	89.49	97.20	103.42	114.78	132.36	141.79	62
63	79.95	99.03	108.04	114.93	127.59	147.11	157.63	63
64	86.21	106.90	118.69	126.45	140.36	161.87	173.45	64
65	93.15	115.63	129.32	137.98	153.16	176.62	189.28	65
66	100.83	125.23	140.02	149.49	165.94	191.35	205.12	66
67	109.22	135.74	150.71	161.02	178.73	206.10	220.94	67
68	117.55	146.20	165.77	179.57	195.77	230.66	242.02	68
69	126.84	157.80	178.99	194.26	211.85	249.28	261.81	69
70	137.24	170.86	193.81	210.16	229.54	269.65	283.82	70
71	148.97	185.57	210.54	228.12	248.97	292.64	308.39	71
72	162.21	202.23	229.48	248.43	271.00	318.66	335.92	72
73	178.54	222.85	252.94	272.32	295.80	348.57	368.24	73
74	196.43	245.44	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.15	11.24	13.83	14.92	17.50	18-34
35-39	8.72	11.30	13.18	14.56	17.65	19.24	22.36	35-39
40-44	12.08	15.60	18.14	19.96	23.88	26.29	30.23	40-44
45-49	17.39	22.37	25.89	28.42	33.49	37.23	42.42	45-49
50	19.35	24.83	28.68	31.45	36.87	41.13	46.64	50
51	20.80	26.67	30.80	33.73	39.45	44.12	49.93	51
52	22.35	28.62	33.03	36.17	42.17	47.25	53.37	52
53	23.98	30.72	35.41	38.74	44.98	50.54	56.93	53
54	25.72	32.88	37.89	41.40	47.88	53.96	60.60	54
55	27.50	35.14	40.45	44.17	50.88	57.51	64.32	55
56	29.37	37.49	43.14	47.03	53.94	61.15	67.23	56
57	31.30	39.90	45.85	49.96	56.55	64.90	70.29	57
58	33.03	42.08	48.30	52.56	58.93	68.03	75.73	58
59	34.85	44.36	50.86	55.27	61.45	70.86	79.11	59
60	36.87	46.86	53.49	57.03	63.30	72.99	81.95	60
61	39.10	49.65	55.16	58.69	65.13	75.12	84.85	61
62	41.62	52.48	56.73	60.35	66.98	77.23	87.85	62
63	44.70	56.68	62.66	66.66	73.99	85.32	96.38	63
64	48.17	61.01	68.56	72.96	80.97	93.37	105.03	64
65	52.00	65.77	74.49	79.26	87.97	101.45	113.80	65
66	56.16	71.03	80.41	85.56	94.97	109.52	121.59	66
67	60.70	76.74	86.34	91.86	101.96	117.57	126.03	67
68	64.38	81.31	92.60	99.86	108.93	127.88	134.61	68
69	68.72	86.78	98.78	106.68	116.51	136.91	143.87	69
70	74.11	93.53	106.39	114.89	125.60	147.66	155.09	70
71	80.81	101.96	115.95	125.20	136.74	160.83	168.84	71
72	89.18	112.52	127.92	138.07	150.33	177.13	185.76	72
73	101.86	128.55	146.19	156.72	170.08	200.48	212.00	73
74	116.24	146.73	163.39	173.82	192.38	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.10	18.09	20.51	22.72	25.85	29.46	32.74	18-34
35-39	18.59	22.43	25.42	28.05	31.89	36.41	40.36	35-39
40-44	24.30	29.45	33.41	36.81	41.60	47.68	52.65	40-44
45-49	33.42	40.76	46.23	50.83	57.18	65.74	72.38	45-49
50	40.06	48.94	55.51	60.93	68.27	78.71	86.40	50
51	43.88	53.64	60.86	66.73	74.68	86.21	94.58	51
52	47.77	58.39	66.25	72.62	81.23	93.81	102.82	52
53	51.07	62.59	71.05	77.84	87.01	100.51	110.14	53
54	54.36	66.74	75.81	83.02	92.73	107.18	117.39	54
55	57.68	70.96	80.60	88.25	98.52	113.90	124.70	55
56	61.03	75.24	85.48	93.55	104.30	120.71	132.03	56
57	64.47	79.57	90.46	98.93	110.23	127.64	137.62	57
58	67.58	83.58	94.97	103.26	115.56	133.19	142.87	58
59	70.91	87.81	99.83	107.19	120.26	138.21	147.94	59
60	74.63	92.49	103.65	111.12	123.71	142.66	152.04	60
61	78.80	97.65	107.45	114.57	127.16	146.64	156.15	61
62	83.00	101.26	110.58	117.66	130.58	150.58	160.22	62
63	89.59	111.40	122.34	130.14	144.48	166.58	177.23	63
64	96.35	119.93	133.82	142.64	158.33	182.60	194.21	64
65	103.81	129.36	145.27	155.15	172.22	198.60	211.20	65
66	112.05	139.68	156.82	167.63	186.08	214.57	228.21	66
67	121.00	150.92	168.36	180.14	199.95	230.57	245.19	67
68	129.76	161.98	184.13	199.63	218.38	256.74	267.75	68
69	139.51	174.19	198.09	215.18	235.85	276.55	289.01	69
70	150.40	187.91	213.69	232.01	254.86	298.14	312.50	70
71	162.66	203.34	231.28	250.98	275.46	322.45	338.54	71
72	176.49	220.81	251.18	272.39	298.80	349.92	367.55	72
73	193.64	242.56	275.98	297.71	323.98	381.07	400.81	73
74	212.40	266.34	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.81	10.21	11.96	13.25	16.40	17.62	20.75	18-34
35-39	10.29	13.35	15.60	17.25	21.03	22.83	26.64	35-39
40-44	14.24	18.42	21.45	23.63	28.43	31.18	35.99	40-44
45-49	20.39	26.27	30.45	33.47	39.66	43.91	50.24	45-49
50	22.62	29.07	33.63	36.93	43.54	48.37	55.07	50
51	24.27	31.17	36.06	39.54	46.51	51.81	58.87	51
52	26.03	33.39	38.60	42.33	49.63	55.38	62.81	52
53	27.85	35.75	41.28	45.23	52.80	59.09	66.83	53
54	29.79	38.15	44.05	48.20	56.05	62.92	70.94	54
55	31.75	40.66	46.89	51.28	59.40	66.87	75.06	55
56	33.81	43.25	49.87	54.44	62.78	70.89	77.90	56
57	35.92	45.89	52.84	57.66	65.44	75.01	80.90	57
58	37.80	48.27	55.51	60.49	67.88	78.35	87.63	58
59	39.76	50.73	58.27	63.40	70.47	81.26	91.32	59
60	41.94	53.42	61.13	65.22	72.39	83.47	94.49	60
61	44.32	56.42	62.91	66.94	74.28	85.68	97.75	61
62	47.02	59.48	64.54	68.66	76.20	87.86	101.16	62
63	50.34	63.99	70.96	75.49	83.79	96.62	110.24	63
64	54.08	68.67	77.34	82.31	91.34	105.33	119.50	64
65	58.20	73.79	83.76	89.13	98.92	114.08	128.94	65
66	62.65	79.45	90.17	95.95	106.50	122.82	136.91	66
67	67.50	85.57	96.59	102.77	114.07	131.53	139.86	67
68	71.42	90.44	103.23	111.44	121.78	142.70	149.24	68
69	76.01	96.26	109.82	118.81	130.12	152.60	159.29	69
70	81.71	103.41	117.90	127.55	139.96	164.17	171.31	70
71	88.77	112.32	128.03	138.51	151.85	178.18	185.85	71
72	97.59	123.49	140.71	152.16	166.19	195.42	203.57	72
73	110.96	140.45	160.11	171.54	186.53	219.45	231.18	73
74	126.11	159.66	177.82	189.17	209.42	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.11	20.61	23.44	25.87	29.63	33.60	37.53	18-34
35-39	21.21	25.72	29.23	32.15	36.79	41.81	46.56	35-39
40-44	27.84	33.89	38.54	42.36	48.15	54.96	60.94	40-44
45-49	38.29	46.89	53.30	58.50	66.16	75.77	83.75	45-49
50	45.39	55.69	63.32	69.39	78.18	89.77	98.94	50
51	49.57	60.86	69.22	75.77	85.27	98.04	108.00	51
52	53.84	66.08	75.16	82.26	92.53	106.43	117.12	52
53	57.51	70.77	80.53	88.11	99.03	113.94	125.36	53
54	61.17	75.40	85.85	93.91	105.46	121.42	133.51	54
55	64.86	80.10	91.19	99.76	111.96	128.94	141.71	55
56	68.57	84.85	96.61	105.66	118.41	136.53	149.89	56
57	72.36	89.62	102.11	111.61	124.99	144.20	155.67	57
58	75.71	93.96	106.99	116.34	130.78	150.27	161.00	58
59	79.27	98.50	112.22	120.67	135.65	155.80	166.14	59
60	83.24	103.50	116.43	125.00	139.24	160.57	170.32	60
61	87.68	109.02	120.64	128.69	142.83	164.71	174.51	61
62	92.18	113.03	123.96	131.90	146.38	168.80	178.65	62
63	99.23	123.77	136.64	145.35	161.37	186.05	196.83	63
64	106.49	132.96	148.95	158.83	176.30	203.33	214.97	64
65	114.47	143.09	161.22	172.32	191.28	220.58	233.12	65
66	123.27	154.13	173.62	185.77	206.22	237.79	251.30	66
67	132.78	166.10	186.01	199.26	221.17	255.04	269.44	67
68	141.97	177.76	202.49	219.69	240.99	282.82	293.48	68
69	152.18	190.58	217.19	236.10	259.85	303.82	316.21	69
70	163.56	204.96	233.57	253.86	280.18	326.63	341.18	70
71	176.35	221.11	252.02	273.84	301.95	352.26	368.69	71
72	190.77	239.39	272.88	296.35	326.60	381.18	399.18	72
73	208.74	262.27	299.02	323.10	352.16	413.57	433.38	73
74	228.37	287.24	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.97	11.74	13.77	15.26	18.97	20.32	24.00	18-34
35-39	11.86	15.40	18.02	19.94	24.41	26.42	30.92	35-39
40-44	16.40	21.24	24.76	27.30	32.98	36.07	41.75	40-44
45-49	23.39	30.17	35.01	38.52	45.83	50.59	58.06	45-49
50	25.89	33.31	38.58	42.41	50.21	55.61	63.50	50
51	27.74	35.67	41.32	45.35	53.57	59.50	67.81	51
52	29.71	38.16	44.17	48.49	57.09	63.51	72.25	52
53	31.72	40.78	47.15	51.72	60.62	67.64	76.73	53
54	33.86	43.42	50.21	55.00	64.22	71.88	81.28	54
55	36.00	46.18	53.33	58.39	67.92	76.23	85.80	55
56	38.25	49.01	56.60	61.85	71.62	80.63	88.57	56
57	40.54	51.88	59.83	65.36	74.33	85.12	91.51	57
58	42.57	54.46	62.72	68.42	76.83	88.67	99.53	58
59	44.67	57.10	65.68	71.53	79.49	91.66	103.53	59
60	47.01	59.98	68.77	73.41	81.48	93.95	107.03	60
61	49.54	63.19	70.66	75.19	83.43	96.24	110.65	61
62	52.42	66.48	72.35	76.97	85.42	98.49	114.47	62
63	55.98	71.30	79.26	84.32	93.59	107.92	124.10	63
64	59.99	76.33	86.12	91.66	101.71	117.29	133.97	64
65	64.40	81.81	93.03	99.00	109.87	126.71	144.08	65
66	69.14	87.87	99.93	106.34	118.03	136.12	152.23	66
67	74.30	94.40	106.84	113.68	126.18	145.49	153.69	67
68	78.46	99.57	113.86	123.02	134.63	157.52	163.87	68
69	83.30	105.74	120.86	130.94	143.73	168.29	174.71	69
70	89.31	113.29	129.41	140.21	154.32	180.68	187.53	70
71	96.73	122.68	140.11	151.82	166.96	195.53	202.86	71
72	106.00	134.46	153.50	166.25	182.05	213.71	221.38	72
73	120.06	152.35	174.03	186.36	202.98	238.42	250.36	73
74	135.98	172.59	192.25	204.52	226.46	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.12	23.13	26.37	29.02	33.41	37.74	42.32	18-34
35-39	23.83	29.01	33.04	36.25	41.69	47.21	52.76	35-39
40-44	31.38	38.33	43.67	47.91	54.70	62.24	69.23	40-44
45-49	43.16	53.02	60.37	66.17	75.14	85.80	95.12	45-49
50	50.72	62.44	71.13	77.85	88.09	100.83	111.48	50
51	55.26	68.08	77.58	84.81	95.86	109.87	121.42	51
52	59.91	73.77	84.07	91.90	103.83	119.05	131.42	52
53	63.95	78.95	90.01	98.38	111.05	127.37	140.58	53
54	67.98	84.06	95.89	104.80	118.19	135.66	149.63	54
55	72.04	89.24	101.78	111.27	125.40	143.98	158.72	55
56	76.11	94.46	107.74	117.77	132.52	152.35	167.75	56
57	80.25	99.67	113.76	124.29	139.75	160.76	173.72	57
58	83.84	104.34	119.01	129.42	146.00	167.35	179.13	58
59	87.63	109.19	124.61	134.15	151.04	173.39	184.34	59
60	91.85	114.51	129.21	138.88	154.77	178.48	188.60	60
61	96.56	120.39	133.83	142.81	158.50	182.78	192.87	61
62	101.36	124.80	137.34	146.14	162.18	187.02	197.08	62
63	108.87	136.14	150.94	160.56	178.26	205.52	216.43	63
64	116.63	145.99	164.08	175.02	194.27	224.06	235.73	64
65	125.13	156.82	177.17	189.49	210.34	242.56	255.04	65
66	134.49	168.58	190.42	203.91	226.36	261.01	274.39	66
67	144.56	181.28	203.66	218.38	242.39	279.51	293.69	67
68	154.18	193.54	220.85	239.75	263.60	308.90	319.21	68
69	164.85	206.97	236.29	257.02	283.85	331.09	343.41	69
70	176.72	222.01	253.45	275.71	305.50	355.12	369.86	70
71	190.04	238.88	272.76	296.70	328.44	382.07	398.84	71
72	205.05	257.97	294.58	320.31	354.40	412.44	430.81	72
73	223.84	281.98	322.06	348.49	380.34	446.07	465.95	73
74	244.34	308.14	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.13	13.27	15.58	17.27	21.54	23.02	27.25	18-34
35-39	13.43	17.45	20.44	22.63	27.79	30.01	35.20	35-39
40-44	18.56	24.06	28.07	30.97	37.53	40.96	47.51	40-44
45-49	26.39	34.07	39.57	43.57	52.00	57.27	65.88	45-49
50	29.16	37.55	43.53	47.89	56.88	62.85	71.93	50
51	31.21	40.17	46.58	51.16	60.63	67.19	76.75	51
52	33.39	42.93	49.74	54.65	64.55	71.64	81.69	52
53	35.59	45.81	53.02	58.21	68.44	76.19	86.63	53
54	37.93	48.69	56.37	61.80	72.39	80.84	91.62	54
55	40.25	51.70	59.77	65.50	76.44	85.59	96.54	55
56	42.69	54.77	63.33	69.26	80.46	90.37	99.24	56
57	45.16	57.87	66.82	73.06	83.22	95.23	102.12	57
58	47.34	60.65	69.93	76.35	85.78	98.99	111.43	58
59	49.58	63.47	73.09	79.66	88.51	102.06	115.74	59
60	52.08	66.54	76.41	81.60	90.57	104.43	119.57	60
61	54.76	69.96	78.41	83.44	92.58	106.80	123.55	61
62	57.82	73.48	80.16	85.28	94.64	109.12	127.78	62
63	61.62	78.61	87.56	93.15	103.39	119.22	137.96	63
64	65.90	83.99	94.90	101.01	112.08	129.25	148.44	64
65	70.60	89.83	102.30	108.87	120.82	139.34	159.22	65
66	75.63	96.29	109.69	116.73	129.56	149.42	167.55	66
67	81.10	103.23	117.09	124.59	138.29	159.45	167.52	67
68	85.50	108.70	124.49	134.60	147.48	172.34	178.50	68
69	90.59	115.22	131.90	143.07	157.34	183.98	190.13	69
70	96.91	123.17	140.92	152.87	168.68	197.19	203.75	70
71	104.69	133.04	152.19	165.13	182.07	212.88	219.87	71
72	114.41	145.43	166.29	180.34	197.91	232.00	239.19	72
73	129.16	164.25	187.95	201.18	219.43	257.39	269.54	73
74	145.85	185.52	206.68	219.87	243.50	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	25.65	29.30	32.17	37.19	41.88	47.11	18-34
35-39	26.45	32.30	36.85	40.35	46.59	52.61	58.96	35-39
40-44	34.92	42.77	48.80	53.46	61.25	69.52	77.52	40-44
45-49	48.03	59.15	67.44	73.84	84.12	95.83	106.49	45-49
50	56.05	69.19	78.94	86.31	98.00	111.89	124.02	50
51	60.95	75.30	85.94	93.85	106.45	121.70	134.84	51
52	65.98	81.46	92.98	101.54	115.13	131.67	145.72	52
53	70.39	87.13	99.49	108.65	123.07	140.80	155.80	53
54	74.79	92.72	105.93	115.69	130.92	149.90	165.75	54
55	79.22	98.38	112.37	122.78	138.84	159.02	175.73	55
56	83.65	104.07	118.87	129.88	146.63	168.17	185.61	56
57	88.14	109.72	125.41	136.97	154.51	177.32	191.77	57
58	91.97	114.72	131.03	142.50	161.22	184.43	197.26	58
59	95.99	119.88	137.00	147.63	166.43	190.98	202.54	59
60	100.46	125.52	141.99	152.76	170.30	196.39	206.88	60
61	105.44	131.76	147.02	156.93	174.17	200.85	211.23	61
62	110.54	136.57	150.72	160.38	177.98	205.24	215.51	62
63	118.51	148.51	165.24	175.77	195.15	224.99	236.03	63
64	126.77	159.02	179.21	191.21	212.24	244.79	256.49	64
65	135.79	170.55	193.12	206.66	229.40	264.54	276.96	65
66	145.71	183.03	207.22	222.05	246.50	284.23	297.48	66
67	156.34	196.46	221.31	237.50	263.61	303.98	317.94	67
68	166.39	209.32	239.21	259.81	286.21	334.98	344.94	68
69	177.52	223.36	255.39	277.94	307.85	358.36	370.61	69
70	189.88	239.06	273.33	297.56	330.82	383.61	398.54	70
71	203.73	256.65	293.50	319.56	354.93	411.88	428.99	71
72	219.33	276.55	316.28	344.27	382.20	443.70	462.44	72
73	238.94	301.69	345.10	373.88	408.52	478.57	498.52	73
74	260.31	329.04	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003(1001)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.29	14.80	17.39	19.28	24.11	25.72	30.50	18-34
35-39	15.00	19.50	22.86	25.32	31.17	33.60	39.48	35-39
40-44	20.72	26.88	31.38	34.64	42.08	45.85	53.27	40-44
45-49	29.39	37.97	44.13	48.62	58.17	63.95	73.70	45-49
50	32.43	41.79	48.48	53.37	63.55	70.09	80.36	50
51	34.68	44.67	51.84	56.97	67.69	74.88	85.69	51
52	37.07	47.70	55.31	60.81	72.01	79.77	91.13	52
53	39.46	50.84	58.89	64.70	76.26	84.74	96.53	53
54	42.00	53.96	62.53	68.60	80.56	89.80	101.96	54
55	44.50	57.22	66.21	72.61	84.96	94.95	107.28	55
56	47.13	60.53	70.06	76.67	89.30	100.11	109.91	56
57	49.78	63.86	73.81	80.76	92.11	105.34	112.73	57
58	52.11	66.84	77.14	84.28	94.73	109.31	123.33	58
59	54.49	69.84	80.50	87.79	97.53	112.46	127.95	59
60	57.15	73.10	84.05	89.79	99.66	114.91	132.11	60
61	59.98	76.73	86.16	91.69	101.73	117.36	136.45	61
62	63.22	80.48	87.97	93.59	103.86	119.75	141.09	62
63	67.26	85.92	95.86	101.98	113.19	130.52	151.82	63
64	71.81	91.65	103.68	110.36	122.45	141.21	162.91	64
65	76.80	97.85	111.57	118.74	131.77	151.97	174.36	65
66	82.12	104.71	119.45	127.12	141.09	162.72	182.87	66
67	87.90	112.06	127.34	135.50	150.40	173.41	181.35	67
68	92.54	117.83	135.12	146.18	160.33	187.16	193.13	68
69	97.88	124.70	142.94	155.20	170.95	199.67	205.55	69
70	104.51	133.05	152.43	165.53	183.04	213.70	219.97	70
71	112.65	143.40	164.27	178.44	197.18	230.23	236.88	71
72	122.82	156.40	179.08	194.43	213.77	250.29	257.00	72
73	138.26	176.15	201.87	216.00	235.88	276.36	288.72	73
74	155.72	198.45	221.11	235.22	260.54	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.32	29.65	33.68	37.00	42.12	48.02	53.31	18-34
35-39	30.46	37.27	42.35	46.47	52.67	60.23	66.66	35-39
40-44	38.96	47.87	54.42	59.60	67.26	77.16	85.14	40-44
45-49	51.27	63.20	71.87	78.60	88.33	101.63	111.81	45-49
50	57.86	71.40	81.16	88.69	99.32	114.58	125.72	50
51	62.30	76.90	87.42	95.50	106.85	123.35	135.25	51
52	66.74	82.44	93.71	102.35	114.41	132.17	144.82	52
53	70.61	87.30	99.27	108.39	121.07	139.93	153.26	53
54	74.41	92.09	104.75	114.35	127.63	147.52	161.56	54
55	78.16	96.85	110.19	117.60	130.53	150.53	165.61	55
56	81.90	101.59	112.76	119.95	133.14	153.53	168.43	56
57	85.62	106.32	114.96	122.30	135.75	156.54	171.24	57
58	88.84	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.22	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.89	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.74	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.72	217.50	235.35	250.37	277.92	320.47	349.12	70
71	186.10	233.11	253.47	269.64	299.30	345.14	375.43	71
72	200.09	250.80	271.57	288.91	320.70	369.81	401.75	72
73	217.78	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	18.08	21.05	23.23	28.14	30.69	35.62	18-34
35-39	18.03	23.25	27.01	29.73	35.59	39.13	45.06	35-39
40-44	23.68	30.46	35.29	38.73	45.85	50.82	58.03	40-44
45-49	31.69	40.66	46.97	51.44	60.17	67.27	76.17	45-49
50	33.78	43.28	49.94	54.63	63.56	71.32	80.44	50
51	35.80	45.85	52.88	57.82	67.12	75.44	84.97	51
52	37.88	48.49	55.89	61.08	70.76	79.66	89.57	52
53	40.01	51.19	58.96	64.39	74.38	83.90	94.14	53
54	42.18	53.92	62.07	67.75	78.01	88.20	97.29	54
55	44.38	56.69	65.22	71.15	81.67	92.54	98.70	55
56	46.61	59.49	68.40	74.57	83.61	96.42	100.12	56
57	48.84	62.30	71.58	76.82	85.27	98.33	101.54	57
58	50.74	64.66	72.58	77.21	85.70	98.83	103.11	58
59	52.70	67.12	72.94	77.60	86.13	99.32	104.69	59
60	54.84	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.23	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.26	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.51	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.14	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.16	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.11	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.80	113.71	123.69	131.58	146.06	168.43	183.80	69
70	95.55	120.96	133.64	142.17	157.80	181.97	198.24	70
71	102.71	130.03	143.59	152.76	169.56	195.53	212.68	71
72	111.67	141.37	153.54	163.34	181.31	209.08	227.13	72
73	125.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	141.07	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.45	191.96	210.94	55
56	100.54	125.24	142.81	152.65	169.45	195.40	214.90	56
57	104.84	130.72	146.02	155.34	172.43	198.84	217.62	57
58	108.40	135.27	148.09	157.54	174.87	201.66	219.76	58
59	112.11	140.01	150.16	159.74	177.31	204.46	221.89	59
60	116.15	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.70	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.82	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.45	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.84	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.94	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.50	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.98	237.32	255.41	271.72	301.60	347.81	378.85	69
70	200.64	252.10	274.84	292.39	324.56	374.26	406.73	70
71	213.75	268.72	294.28	313.07	347.50	400.72	434.61	71
72	228.56	287.54	313.71	333.74	370.46	427.19	462.49	72
73	247.54	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.18	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	127.46	55
56	57.80	73.86	84.99	92.72	106.35	120.58	128.37	56
57	60.33	77.04	88.60	96.61	109.80	125.53	129.28	57
58	62.42	79.65	91.54	98.68	109.53	126.31	130.53	58
59	64.57	82.34	92.53	98.44	109.27	126.01	131.77	59
60	66.88	85.25	92.30	98.20	109.00	125.70	133.01	60
61	69.47	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.24	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.50	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.19	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.28	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.77	116.41	124.34	132.28	146.83	169.32	185.53	67
68	100.04	126.38	135.00	143.62	159.42	183.82	200.79	68
69	105.08	133.38	145.65	154.95	171.99	198.33	216.05	69
70	111.25	141.19	156.30	166.28	184.57	212.84	231.31	70
71	118.92	150.94	166.96	177.62	197.15	227.35	246.57	71
72	128.51	163.13	177.62	188.95	209.74	241.86	261.84	72
73	143.39	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.18	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	36.90	45.40	51.78	56.56	64.87	73.55	82.11	18-34
35-39	46.73	57.64	65.73	71.78	81.92	93.22	103.68	35-39
40-44	59.81	74.03	84.42	92.11	104.61	119.47	132.43	40-44
45-49	78.02	96.86	110.50	120.45	136.21	156.02	172.42	45-49
50	85.72	106.60	121.64	132.49	149.42	171.49	189.15	50
51	91.55	113.93	130.00	141.58	159.56	183.22	201.97	51
52	97.39	121.27	138.39	150.70	169.70	194.99	214.81	52
53	102.64	127.89	145.98	158.97	178.88	205.64	226.44	53
54	107.78	134.42	153.44	167.11	187.88	216.12	237.84	54
55	112.81	140.80	160.76	175.09	196.69	226.39	248.96	55
56	117.75	147.08	167.94	182.90	205.30	236.44	259.87	56
57	122.58	153.24	175.00	188.39	209.11	241.14	264.00	57
58	126.46	158.21	178.98	190.40	211.34	243.72	265.53	58
59	130.47	163.35	180.87	192.41	213.57	246.28	267.06	59
60	134.81	168.90	182.75	194.42	215.80	248.85	268.59	60
61	139.69	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.46	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.98	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.56	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.95	211.44	225.86	240.28	266.71	307.56	334.28	65
66	181.12	223.71	238.97	254.22	282.18	325.40	355.16	66
67	192.01	235.99	252.08	268.17	297.67	343.26	376.04	67
68	202.15	254.37	272.83	290.25	322.18	371.52	405.47	68
69	213.21	268.43	293.59	312.33	346.68	399.79	434.91	69
70	225.49	284.05	314.34	334.41	371.20	428.04	464.35	70
71	239.28	301.60	335.10	356.49	395.70	456.30	493.78	71
72	254.85	321.46	355.85	378.57	420.22	484.57	523.22	72
73	275.02	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.90	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037(1001), ALTC-5037(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.94	28.35	33.01	36.42	44.18	48.14	55.91	18-34
35-39	28.30	36.48	42.40	46.66	55.96	61.44	70.83	35-39
40-44	36.80	47.35	54.87	60.25	71.45	79.11	90.44	40-44
45-49	48.42	62.16	71.86	78.75	92.34	103.04	116.89	45-49
50	51.07	65.49	75.63	82.77	96.55	108.15	122.21	50
51	53.89	69.09	79.75	87.25	101.58	113.94	128.59	51
52	56.75	72.73	83.91	91.77	106.62	119.78	134.96	52
53	59.59	76.35	88.04	96.24	111.50	125.50	141.13	53
54	62.45	79.96	92.17	100.68	116.32	131.20	147.25	54
55	65.30	83.54	96.26	105.10	121.10	136.85	153.27	55
56	68.13	87.13	100.31	109.48	125.76	142.44	156.62	56
57	70.93	90.65	104.31	113.80	130.33	147.93	157.02	57
58	73.20	93.49	107.51	117.24	133.36	152.30	157.94	58
59	75.52	96.39	110.81	119.29	132.41	152.69	158.85	59
60	78.00	99.52	111.31	118.42	131.44	151.58	159.76	60
61	80.77	103.00	110.51	117.56	130.49	150.47	160.67	61
62	83.93	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.10	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.73	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.82	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.33	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.25	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.82	144.75	156.26	166.23	184.52	212.77	232.23	68
69	119.19	151.54	167.61	178.31	197.92	228.24	248.31	69
70	125.75	159.87	178.97	190.39	211.33	243.70	264.38	70
71	133.89	170.25	190.33	202.48	224.75	259.17	280.46	71
72	144.06	183.23	201.69	214.56	238.17	274.64	296.54	72
73	159.94	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.82	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.15	15.27	16.98	19.24	21.05	24.69	26.64	18-34
35-39	15.55	18.21	20.29	22.84	24.92	29.31	31.55	35-39
40-44	19.83	23.40	26.12	29.23	31.83	37.48	40.30	40-44
45-49	27.27	32.44	36.27	40.34	43.85	51.69	55.50	45-49
50	35.09	41.83	46.79	51.85	56.21	66.39	71.15	50
51	39.01	46.55	52.09	57.65	62.46	73.81	79.07	51
52	42.85	51.21	57.31	63.36	68.64	81.13	86.88	52
53	45.65	54.69	61.25	67.60	73.22	86.56	92.69	53
54	48.29	58.03	65.03	71.66	77.63	91.76	98.27	54
55	50.87	61.30	68.75	74.24	81.93	95.03	102.00	55
56	53.44	64.58	71.15	75.69	84.01	96.88	104.46	56
57	56.10	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.72	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.93	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.42	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.18	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.38	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.49	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.05	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032(1001), ALTC-5032(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.28	8.14	9.48	10.48	12.60	13.81	15.94	18-34
35-39	8.09	10.42	12.10	13.31	15.81	17.48	20.01	35-39
40-44	11.26	14.45	16.70	18.31	21.44	23.95	27.14	40-44
45-49	16.52	21.13	24.31	26.55	30.67	34.60	38.83	45-49
50	18.69	23.84	27.38	29.87	34.30	38.85	43.42	50
51	20.18	25.71	29.52	32.17	36.86	41.83	46.66	51
52	21.73	27.67	31.75	34.58	39.51	44.92	50.01	52
53	23.34	29.69	34.02	37.03	42.16	48.05	53.36	53
54	25.00	31.77	36.38	39.55	44.84	51.27	55.26	54
55	26.73	33.92	38.79	41.53	46.10	53.16	57.07	55
56	28.51	36.13	40.10	42.66	47.35	54.61	58.88	56
57	30.33	38.40	41.16	43.79	48.60	56.06	60.69	57
58	31.93	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.64	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.53	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.48	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.75	83.36	89.03	94.72	105.14	121.25	131.07	69
70	72.04	90.20	97.40	103.62	115.02	132.63	143.40	70
71	78.62	98.42	105.76	112.51	124.88	144.01	155.72	71
72	86.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.48	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.75	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.20	17.64	19.62	22.22	24.30	28.53	30.77	18-34
35-39	17.97	21.03	23.44	26.38	28.80	33.84	36.45	35-39
40-44	22.91	27.03	30.17	33.76	36.77	43.29	46.55	40-44
45-49	31.51	37.48	41.90	46.60	50.65	59.72	64.11	45-49
50	40.62	48.42	54.17	60.01	65.06	76.85	82.35	50
51	45.12	53.85	60.25	66.69	72.26	85.39	91.47	51
52	49.51	59.16	66.21	73.20	79.28	93.71	100.36	52
53	52.56	62.97	70.52	76.34	84.31	97.72	103.88	53
54	55.39	66.55	73.21	77.89	86.46	99.70	106.51	54
55	58.10	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.36	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.25	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.40	192.85	206.00	219.15	243.25	280.51	303.30	71
72	172.01	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.64	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.72	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033(1001), ALTC-5033(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.41	10.95	12.10	14.55	15.94	18.43	18-34
35-39	9.34	12.04	13.97	15.38	18.25	20.20	23.11	35-39
40-44	13.00	16.69	19.29	21.15	24.76	27.68	31.35	40-44
45-49	19.09	24.39	28.08	30.67	35.44	39.97	44.86	45-49
50	21.63	27.60	31.71	34.58	39.69	44.98	50.25	50
51	23.35	29.75	34.16	37.22	42.65	48.39	53.98	51
52	25.10	31.97	36.68	39.95	45.30	51.90	55.25	52
53	26.87	34.18	39.16	42.02	46.64	53.78	57.19	53
54	28.68	36.43	40.64	43.23	47.98	55.33	59.13	54
55	30.52	38.73	41.76	44.43	49.32	56.87	61.06	55
56	32.40	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.32	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.98	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.94	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.37	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.84	97.46	104.22	110.87	123.06	141.91	153.43	70
71	84.65	105.95	113.17	120.39	133.63	154.10	166.62	71
72	93.14	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.30	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.14	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.24	20.01	22.26	25.20	27.57	32.36	34.90	18-34
35-39	20.39	23.85	26.58	29.93	32.67	38.39	41.35	35-39
40-44	25.99	30.66	34.24	38.30	41.72	49.10	52.80	40-44
45-49	35.73	42.51	47.53	52.85	57.46	67.73	72.72	45-49
50	46.14	55.02	61.54	68.18	73.92	87.31	93.57	50
51	51.25	61.15	68.42	75.72	82.05	96.96	103.86	51
52	56.16	67.11	75.10	80.77	89.65	103.38	110.42	52
53	59.47	71.26	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.69	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.95	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.50	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.50	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.64	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.21	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034(1001), ALTC-5034(VA)(0408)
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.24	10.67	12.43	13.73	16.51	18.09	20.90	18-34
35-39	10.60	13.66	15.85	17.44	20.71	22.91	26.22	35-39
40-44	14.74	18.94	21.88	23.99	28.09	31.37	35.56	40-44
45-49	21.65	27.68	31.86	34.80	40.20	45.35	50.88	45-49
50	24.58	31.36	36.02	39.27	45.11	51.09	57.10	50
51	26.51	33.78	38.78	42.28	48.42	54.96	59.84	51
52	28.48	36.27	41.43	44.07	48.92	56.41	60.25	52
53	30.40	38.67	42.66	45.38	50.37	58.08	62.37	53
54	32.35	41.08	43.88	46.68	51.81	59.75	64.48	54
55	34.32	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.32	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.36	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.94	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.58	104.64	112.55	119.74	132.91	153.27	167.33	70
71	90.60	113.41	122.22	130.02	144.32	166.42	181.71	71
72	99.36	123.46	131.89	140.30	155.74	179.59	196.09	72
73	113.04	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.42	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

Virginia Readability Certification

Name and Address of Insurer: New York Life Insurance Company
6200 Bridgepoint Parkway, Suite 400
Austin, Texas 78730

I hereby certify that the Flesch Reading Ease Score of the forms listed below is as indicated in the following chart as well as the number of words and sentences. All documents are at least 12 point type, Times New Roman font, with at least 1 point leaded

Form Number	Words	Sentences	Flesch Score
ALTC-5019 (VA) (0115)	726	22	50*
ALTC-5070 (VA) (0115)	277	13	50*

*To achieve the Flesch Score of 50, the forms were combined with the policy.

Signature of Company Officer

Patricia May-Sebesta, Corporate Vice President
Typed Name and Title

March 9, 2015
Date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
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With Compound 3% Benefit Inflation Included
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase I

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia - Phase II

Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.40	9.75	10.85	12.29	13.44	15.78	17.01	18-34
35-39	9.94	11.63	12.95	14.59	15.91	18.71	20.15	35-39
40-44	12.66	14.94	16.69	18.66	20.33	23.93	25.73	40-44
45-49	17.41	20.71	23.16	25.76	28.00	33.01	35.44	45-49
50	23.07	27.50	30.74	34.07	36.94	43.63	46.75	50
51	25.69	30.65	34.29	37.96	41.13	48.61	52.06	51
52	28.33	33.85	37.88	41.88	45.36	53.63	57.42	52
53	30.43	36.46	40.84	45.07	48.83	57.71	61.80	53
54	32.52	39.06	43.78	48.25	52.27	61.77	66.16	54
55	34.63	41.72	46.80	51.48	55.78	65.92	70.60	55
56	36.81	44.47	49.92	54.83	59.39	70.20	75.18	56
57	39.10	47.36	53.20	58.36	63.20	74.71	79.99	57
58	41.39	50.25	56.46	61.87	66.99	79.20	84.79	58
59	43.92	53.42	60.05	65.75	71.14	84.15	90.05	59
60	46.77	56.99	64.06	69.48	75.79	88.93	95.94	60
61	49.99	61.03	67.88	72.21	80.15	92.43	101.07	61
62	53.69	65.65	70.44	74.94	83.18	95.92	104.93	62
63	58.15	71.20	79.44	84.51	93.81	108.17	118.43	63
64	63.19	77.47	87.15	94.07	102.46	120.41	129.69	64
65	68.84	84.49	95.06	103.60	111.58	132.43	141.24	65
66	75.13	92.32	103.88	113.09	121.71	144.53	154.06	66
67	82.09	100.99	113.65	122.78	132.91	157.16	168.23	67
68	89.25	109.86	123.67	134.17	144.28	171.44	182.63	68
69	97.27	119.82	134.93	146.07	157.03	186.63	198.78	69
70	106.31	131.06	147.64	159.53	171.45	203.82	217.03	70
71	116.53	143.78	162.03	174.80	187.83	223.32	237.76	71
72	128.08	158.19	178.34	192.16	206.43	245.47	261.31	72
73	142.16	175.79	198.25	213.57	229.47	272.84	290.48	73
74	157.64	195.16	220.17	236.92	254.83	302.98	322.57	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.01	5.20	6.05	6.69	8.05	8.81	10.19	18-34
35-39	5.16	6.66	7.73	8.50	10.09	11.16	12.78	35-39
40-44	7.19	9.23	10.66	11.69	13.69	15.29	17.33	40-44
45-49	10.55	13.49	15.53	16.96	19.59	22.10	24.80	45-49
50	12.28	15.67	18.00	19.64	22.55	25.54	28.54	50
51	13.28	16.93	19.44	21.19	24.27	27.54	30.72	51
52	14.36	18.29	20.98	22.86	26.12	29.70	33.06	52
53	15.56	19.80	22.69	24.69	28.12	32.04	35.59	53
54	16.85	21.41	24.50	26.65	30.23	34.54	38.26	54
55	18.21	23.10	26.43	28.71	32.44	37.18	41.06	55
56	19.64	24.88	28.44	30.87	34.75	39.94	43.98	56
57	21.14	26.76	30.55	33.13	37.15	42.82	47.03	57
58	22.51	28.46	32.47	35.17	39.32	45.42	49.77	58
59	23.99	30.31	34.54	37.38	41.63	48.23	52.70	59
60	25.62	32.33	36.82	39.81	44.19	51.31	55.94	60
61	27.46	34.61	39.38	42.19	46.83	54.00	59.05	61
62	29.53	37.20	41.11	43.73	48.54	55.97	61.23	62
63	32.03	40.31	45.78	49.00	54.24	62.72	68.66	63
64	34.84	43.78	49.68	53.54	58.65	68.76	74.25	64
65	37.95	47.66	54.03	58.19	63.57	74.68	80.47	65
66	41.38	51.93	58.83	63.33	69.00	81.20	87.34	66
67	45.14	56.62	64.10	68.96	74.98	88.37	94.90	67
68	48.20	60.43	68.37	73.50	79.76	94.15	100.97	68
69	51.89	65.00	73.50	78.99	85.58	101.14	108.32	69
70	56.46	70.69	79.90	85.84	92.85	109.86	117.54	70
71	62.19	77.85	87.97	94.47	102.08	120.88	129.21	71
72	69.35	86.81	98.08	105.32	113.67	134.70	143.89	72
73	80.18	100.39	113.42	121.79	131.47	155.78	166.41	73
74	92.48	115.84	130.89	140.56	151.71	179.79	192.04	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.50	24.92	28.28	31.12	35.35	40.36	44.74	18-34
35-39	25.60	31.24	35.46	38.96	44.07	50.47	55.79	35-39
40-44	32.73	40.12	45.58	49.96	56.29	64.66	71.25	40-44
45-49	43.17	53.12	60.35	66.06	74.10	85.38	93.80	45-49
50	50.83	62.58	71.06	77.72	86.87	100.35	109.95	50
51	54.85	67.55	76.71	83.87	93.65	108.27	118.54	51
52	58.87	72.55	82.39	90.06	100.46	116.23	127.16	52
53	62.35	76.92	87.38	95.48	106.43	123.19	134.72	53
54	65.77	81.23	92.30	100.83	112.31	130.06	142.17	54
55	69.15	85.52	97.20	106.13	118.14	136.88	149.54	55
56	72.53	89.80	102.08	111.43	123.93	143.68	156.87	56
57	75.92	94.11	107.00	116.73	129.73	150.49	164.22	57
58	78.89	97.88	111.29	121.36	134.75	156.41	170.57	58
59	82.03	101.88	115.84	126.25	140.03	162.64	176.73	59
60	85.49	106.27	120.81	129.45	143.69	165.69	179.47	60
61	89.40	111.21	123.92	131.83	146.33	168.75	182.22	61
62	93.89	116.88	126.16	134.22	148.97	171.79	184.96	62
63	99.71	124.22	137.14	145.89	161.94	186.73	202.00	63
64	106.25	132.43	148.10	157.55	174.89	201.67	219.04	64
65	113.47	141.52	159.07	169.23	187.84	216.61	236.08	65
66	121.38	151.48	170.04	180.89	200.79	231.55	253.13	66
67	129.98	162.29	181.01	192.57	213.75	246.49	270.17	67
68	138.34	172.78	196.38	211.83	234.22	271.15	296.48	68
69	147.57	184.39	209.59	227.47	249.67	292.27	316.04	69
70	157.89	197.38	224.39	243.39	266.97	312.67	337.95	70
71	169.52	212.04	241.07	261.36	286.51	335.69	362.66	71
72	182.66	228.62	259.98	281.73	308.61	361.78	390.65	72
73	199.20	249.55	283.85	303.63	336.81	388.65	419.52	73
74	217.26	272.43	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.67	15.09	17.57	19.39	23.49	25.61	29.73	18-34
35-39	15.05	19.40	22.54	24.80	29.69	32.65	37.59	35-39
40-44	19.81	25.49	29.52	32.41	38.34	42.52	48.54	40-44
45-49	26.66	34.20	39.50	43.25	50.55	56.55	64.00	45-49
50	29.50	37.79	43.60	47.68	55.43	62.23	70.16	50
51	31.30	40.08	46.21	50.52	58.61	65.90	74.18	51
52	33.17	42.45	48.91	53.44	61.85	69.68	78.30	52
53	35.08	44.87	51.67	56.42	65.11	73.50	82.42	53
54	37.06	47.35	54.49	59.46	68.40	77.39	86.59	54
55	39.05	49.87	57.35	62.54	71.72	81.33	90.79	55
56	41.09	52.43	60.25	65.66	75.05	85.31	95.00	56
57	43.14	55.01	63.17	68.81	78.38	89.31	99.22	57
58	44.90	57.18	65.63	71.43	81.15	92.66	102.72	58
59	46.72	59.47	68.21	74.19	84.02	96.14	104.69	59
60	48.71	61.95	71.00	77.18	86.55	99.81	106.26	60
61	50.93	64.73	73.67	78.37	86.99	100.31	107.83	61
62	53.45	67.88	74.03	78.75	87.42	100.80	109.40	62
63	56.65	71.90	79.98	85.09	94.45	108.91	118.50	63
64	60.23	76.38	85.93	91.42	101.48	117.01	127.60	64
65	64.16	81.34	91.88	97.75	108.50	125.12	136.70	65
66	68.46	86.74	97.84	104.08	115.54	133.23	145.80	66
67	73.12	92.60	103.79	110.41	122.55	141.33	154.90	67
68	76.81	97.21	110.86	119.95	132.67	154.44	167.94	68
69	81.18	102.69	117.06	126.61	139.81	162.94	176.97	69
70	86.56	109.46	124.72	134.86	148.69	173.49	188.21	70
71	93.25	117.93	134.35	145.23	159.91	186.76	202.41	71
72	101.63	128.53	146.40	158.24	174.03	203.42	220.29	72
73	114.52	144.87	165.04	177.86	196.20	227.67	245.77	73
74	129.10	163.37	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.54	29.98	34.09	37.40	42.65	48.55	53.99	18-34
35-39	30.81	37.77	42.97	47.09	53.46	61.06	67.67	35-39
40-44	39.42	48.51	55.21	60.40	68.27	78.23	86.43	40-44
45-49	51.76	63.93	72.75	79.49	89.47	102.83	113.25	45-49
50	60.08	74.27	84.51	92.27	103.51	119.26	131.02	50
51	64.57	79.84	90.85	99.18	111.16	128.16	140.71	51
52	69.05	85.45	97.23	106.12	118.83	137.09	150.41	52
53	72.99	90.40	102.90	112.28	125.64	145.02	159.03	53
54	76.85	95.29	108.48	118.35	132.33	152.83	167.50	54
55	80.66	100.12	114.00	124.34	138.92	160.54	175.85	55
56	84.44	104.91	119.47	130.29	145.44	168.17	184.10	56
57	88.20	109.69	124.94	136.20	151.91	175.76	192.29	57
58	91.39	113.76	129.57	141.19	157.33	182.15	199.16	58
59	94.74	118.03	134.43	146.43	162.99	188.85	206.32	59
60	98.40	122.69	139.73	152.02	169.17	196.02	214.14	60
61	102.54	127.94	145.55	158.00	175.93	203.68	222.62	61
62	107.29	133.96	151.88	164.82	183.34	212.41	228.31	62
63	113.57	141.89	161.43	175.13	194.58	225.60	246.24	63
64	120.60	150.75	171.65	186.42	206.52	240.08	261.43	64
65	128.35	160.53	182.78	198.67	219.61	255.75	278.00	65
66	136.81	171.20	194.92	211.82	233.91	272.60	296.08	66
67	145.95	182.72	208.04	225.87	249.36	290.66	315.64	67
68	154.71	193.76	220.61	239.62	264.20	308.25	334.43	68
69	164.34	205.91	234.48	254.61	280.56	327.48	355.13	69
70	175.09	219.50	249.96	271.35	298.82	348.96	378.25	70
71	187.19	234.78	267.42	290.21	319.39	373.15	404.30	71
72	200.85	252.09	287.19	311.58	342.67	400.56	433.77	72
73	218.22	274.14	312.38	338.91	372.59	435.65	471.65	73
74	237.14	298.19	339.87	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.23	18.39	21.41	23.63	28.63	31.21	36.24	18-34
35-39	18.34	23.65	27.47	30.24	36.23	39.81	45.85	35-39
40-44	24.03	30.91	35.81	39.31	46.56	51.60	58.94	40-44
45-49	32.03	41.10	47.49	52.01	60.88	68.03	77.06	45-49
50	35.24	45.17	52.14	57.03	66.39	74.47	84.03	50
51	37.31	47.80	55.14	60.29	70.05	78.69	88.67	51
52	39.43	50.49	58.22	63.64	73.77	83.01	93.38	52
53	41.59	53.23	61.33	67.00	77.45	87.31	98.03	53
54	43.79	56.00	64.48	70.40	81.12	91.68	102.69	54
55	46.01	58.79	67.66	73.82	84.82	96.05	107.36	55
56	48.25	61.60	70.86	77.26	88.49	100.44	112.00	56
57	50.48	64.42	74.03	80.70	92.13	104.80	116.61	57
58	52.36	66.76	76.68	83.52	95.09	108.40	120.37	58
59	54.30	69.19	79.43	86.46	98.16	112.12	124.25	59
60	56.40	71.82	82.40	89.63	101.48	116.14	128.45	60
61	58.75	74.77	85.71	93.13	105.14	120.50	133.04	61
62	61.42	78.11	89.26	96.86	108.47	125.08	135.49	62
63	64.86	82.43	94.38	102.42	115.02	132.34	145.49	63
64	68.69	87.24	99.84	108.35	121.29	139.96	153.53	64
65	72.90	92.56	105.85	114.82	128.21	148.22	162.29	65
66	77.49	98.34	112.41	121.87	135.78	157.22	171.88	66
67	82.45	104.59	119.50	129.51	143.99	166.98	182.26	67
68	86.34	109.48	125.02	135.44	150.31	174.53	190.27	68
69	90.94	115.26	131.58	142.48	157.88	183.54	199.86	69
70	96.58	122.39	139.66	151.21	167.30	194.70	211.77	70
71	103.61	131.29	149.81	162.15	179.19	208.72	226.82	71
72	112.40	142.43	162.50	175.87	194.15	226.32	245.75	72
73	125.97	159.70	182.25	197.25	217.77	253.84	275.66	73
74	141.30	179.22	204.58	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.66	174.09	201.02	220.37	57
58	103.89	129.64	147.85	161.02	179.92	207.89	227.75	58
59	107.45	134.18	153.03	166.60	185.96	215.03	235.39	59
60	111.31	139.12	158.65	172.65	192.52	222.79	243.69	60
61	115.68	144.67	164.97	179.45	199.88	231.49	253.01	61
62	120.69	151.05	172.24	187.29	208.38	241.53	263.76	62
63	127.43	159.56	181.93	197.78	219.77	254.96	278.19	63
64	134.95	169.07	192.77	209.51	232.54	270.00	294.36	64
65	143.23	179.54	204.71	222.44	246.62	286.59	312.19	65
66	152.23	190.92	217.68	236.51	261.96	304.62	331.59	66
67	161.91	203.15	231.64	251.64	278.47	324.04	352.49	67
68	171.07	214.73	244.85	265.98	294.18	342.46	372.38	68
69	181.11	227.44	259.37	281.74	311.44	362.69	394.22	69
70	192.29	241.61	275.55	299.31	330.66	385.24	418.56	70
71	204.85	257.54	293.77	319.07	352.29	410.61	445.93	71
72	219.05	275.57	314.40	341.44	376.73	439.33	476.88	72
73	237.23	298.73	340.91	370.25	408.37	476.35	516.94	73
74	257.02	323.95	369.79	401.60	442.70	516.59	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	129.02	56
57	57.81	73.84	84.91	92.59	105.87	120.30	134.01	57
58	59.82	76.33	87.73	95.61	109.03	124.15	138.02	58
59	61.88	78.91	90.65	98.73	112.29	128.09	142.14	59
60	64.10	81.70	93.79	102.09	115.80	132.35	146.58	60
61	66.57	84.81	97.29	105.86	119.72	137.13	151.54	61
62	69.39	88.34	101.30	110.14	124.23	142.56	157.25	62
63	73.07	92.97	106.54	115.77	130.22	149.75	164.85	63
64	77.15	98.11	112.38	122.05	136.95	157.77	173.35	64
65	81.64	103.79	118.81	128.98	144.37	166.61	182.74	65
66	86.52	109.94	125.80	136.51	152.48	176.23	193.01	66
67	91.78	116.58	133.35	144.65	161.24	186.63	204.11	67
68	95.88	121.74	139.19	150.92	167.95	194.63	212.60	68
69	100.70	127.83	146.10	158.35	175.96	204.14	222.74	69
70	106.62	135.31	154.60	167.55	185.91	215.92	235.33	70
71	113.97	144.66	165.27	179.07	198.47	230.68	251.22	71
72	123.16	156.34	178.61	193.52	214.27	249.23	271.22	72
73	137.42	174.53	199.46	216.12	239.35	278.36	302.98	73
74	153.51	195.07	223.01	241.68	267.65	311.26	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.26	12.09	13.56	15.20	16.94	19.62	21.45	18-34
35-39	12.37	14.68	16.48	18.39	20.45	23.71	25.89	35-39
40-44	15.94	19.05	21.44	23.80	26.39	30.67	33.41	40-44
45-49	21.92	26.39	29.71	32.86	36.31	42.30	45.97	45-49
50	28.18	33.97	38.22	42.17	46.44	54.23	58.77	50
51	31.15	37.57	42.30	46.63	51.28	59.95	64.92	51
52	34.14	41.22	46.42	51.12	56.19	65.73	71.13	52
53	36.60	44.30	49.92	54.91	60.35	70.58	76.38	53
54	39.05	47.36	53.40	58.69	64.47	75.42	81.61	54
55	41.51	50.48	56.95	62.51	68.66	80.33	86.90	55
56	44.04	53.68	60.59	66.43	72.91	85.36	92.30	56
57	46.66	56.99	64.36	70.51	77.35	90.58	97.90	57
58	49.18	60.19	67.98	74.40	81.57	95.57	102.92	58
59	51.93	63.66	71.93	78.66	86.15	101.01	108.25	59
60	55.02	67.54	76.31	82.79	91.25	106.30	114.22	60
61	58.50	71.93	80.52	85.95	95.82	110.36	119.43	61
62	62.48	76.93	83.54	89.17	98.98	114.14	123.36	62
63	67.39	83.06	93.21	99.46	110.70	127.64	138.03	63
64	72.90	89.96	101.65	109.83	120.43	140.96	150.45	64
65	79.06	97.65	110.35	120.21	130.64	154.08	163.16	65
66	85.88	106.17	119.98	130.60	141.85	167.35	177.15	66
67	93.38	115.54	130.57	141.21	154.13	181.18	192.48	67
68	100.96	124.98	141.27	153.39	166.53	196.50	208.36	68
69	109.41	135.53	153.23	166.12	180.25	212.77	225.98	69
70	118.92	147.40	166.69	180.47	195.71	231.12	245.71	70
71	129.65	160.81	181.91	196.70	213.22	251.89	267.91	71
72	141.77	176.00	199.14	215.12	233.08	275.43	292.94	72
73	156.63	194.68	220.33	237.97	257.65	304.69	323.05	73
74	172.95	215.19	243.62	262.32	283.02	335.49	356.08	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.09	6.61	7.73	8.55	10.43	11.31	13.20	18-34
35-39	6.61	8.56	9.97	10.99	13.22	14.49	16.74	35-39
40-44	9.19	11.84	13.72	15.09	17.90	19.82	22.67	40-44
45-49	13.33	17.10	19.76	21.64	25.30	28.29	32.04	45-49
50	15.41	19.73	22.74	24.89	28.94	32.48	36.62	50
51	16.61	21.25	24.48	26.76	31.04	34.91	39.28	51
52	17.88	22.86	26.32	28.76	33.27	37.49	42.11	52
53	19.27	24.62	28.32	30.91	35.61	40.24	45.07	53
54	20.75	26.46	30.40	33.16	38.06	43.13	48.17	54
55	22.28	28.39	32.60	35.52	40.60	46.15	51.38	55
56	23.90	30.40	34.89	37.97	43.22	49.27	54.65	56
57	25.57	32.50	37.25	40.51	45.92	52.51	57.64	57
58	27.08	34.39	39.38	42.77	48.27	55.40	61.18	58
59	28.70	36.41	41.64	45.21	50.65	58.50	64.41	59
60	30.48	38.61	44.14	47.87	53.28	61.79	67.96	60
61	32.47	41.10	46.93	50.44	55.98	64.56	71.41	61
62	34.71	43.91	48.91	52.04	57.76	66.60	73.98	62
63	37.44	47.32	53.94	57.83	64.04	74.02	81.94	63
64	40.50	51.12	58.22	62.89	69.02	80.72	88.12	64
65	43.89	55.35	62.97	68.03	74.52	87.31	94.98	65
66	47.60	60.00	68.21	73.64	80.53	94.50	102.53	66
67	51.65	65.08	73.94	79.78	87.09	102.33	108.73	67
68	54.94	69.18	78.56	84.70	92.61	108.76	115.60	68
69	58.88	74.08	84.08	90.62	99.07	116.31	123.74	69
70	63.75	80.16	90.93	97.97	106.93	125.69	133.76	70
71	69.82	87.78	99.55	107.22	116.87	137.51	146.22	71
72	77.41	97.32	110.34	118.82	129.34	152.31	161.70	72
73	88.90	111.80	126.76	136.50	147.92	174.75	185.59	73
74	101.94	128.24	145.32	155.91	168.75	199.44	212.61	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.12	14.43	16.27	18.11	20.44	23.46	25.89	18-34
35-39	14.80	17.73	20.01	22.19	24.99	28.71	31.63	35-39
40-44	19.22	23.16	26.19	28.94	32.45	37.41	41.09	40-44
45-49	26.43	32.07	36.26	39.96	44.62	51.59	56.50	45-49
50	33.29	40.44	45.70	50.27	55.94	64.83	70.79	50
51	36.61	44.49	50.31	55.30	61.43	71.29	77.78	51
52	39.95	48.59	54.96	60.36	67.02	77.83	84.84	52
53	42.77	52.14	59.00	64.75	71.87	83.45	90.96	53
54	45.58	55.66	63.02	69.13	76.67	89.07	97.06	54
55	48.39	59.24	67.10	73.54	81.54	94.74	103.20	55
56	51.27	62.89	71.26	78.03	86.43	100.52	109.42	56
57	54.22	66.62	75.52	82.66	91.50	106.45	115.81	57
58	56.97	70.13	79.50	86.93	96.15	111.94	121.05	58
59	59.94	73.90	83.81	91.57	101.16	117.87	126.45	59
60	63.27	78.09	88.56	96.10	106.71	123.67	132.50	60
61	67.01	82.83	93.16	99.69	111.49	128.29	137.79	61
62	71.27	88.21	96.64	103.40	114.78	132.36	141.79	62
63	76.63	94.92	106.98	114.41	127.59	147.11	157.63	63
64	82.61	102.45	116.15	125.59	138.40	161.51	171.21	64
65	89.28	110.81	125.64	136.82	149.70	175.73	185.08	65
66	96.63	120.02	136.08	148.11	161.99	190.17	200.24	66
67	104.67	130.09	147.49	159.64	175.35	205.20	216.73	67
68	112.67	140.10	158.87	172.61	188.78	221.56	234.09	68
69	121.55	151.24	171.53	186.17	203.47	238.91	253.18	69
70	131.53	163.74	185.74	201.41	219.97	258.42	274.39	70
71	142.77	177.84	201.79	218.60	238.61	280.46	298.06	71
72	155.46	193.81	219.94	238.08	259.73	305.39	324.57	72
73	171.10	213.57	242.41	262.37	285.83	336.54	355.62	73
74	188.26	235.22	267.07	287.72	311.21	368.00	389.59	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.17	8.02	9.41	10.41	12.81	13.81	16.21	18-34
35-39	8.06	10.46	12.21	13.48	16.35	17.82	20.70	35-39
40-44	11.19	14.45	16.78	18.49	22.11	24.35	28.01	40-44
45-49	16.11	20.71	23.99	26.32	31.01	34.48	39.28	45-49
50	18.54	23.79	27.48	30.14	35.33	39.42	44.70	50
51	19.94	25.57	29.52	32.33	37.81	42.28	47.84	51
52	21.40	27.43	31.66	34.66	40.42	45.28	51.16	52
53	22.98	29.44	33.95	37.13	43.10	48.44	54.55	53
54	24.65	31.51	36.30	39.67	45.89	51.72	58.08	54
55	26.35	33.68	38.77	42.33	48.76	55.12	61.70	55
56	28.16	35.92	41.34	45.07	51.69	58.60	65.32	56
57	30.00	38.24	43.95	47.89	54.69	62.20	68.25	57
58	31.65	40.32	46.29	50.37	57.22	65.38	72.59	58
59	33.41	42.51	48.74	53.04	59.67	68.77	76.12	59
60	35.34	44.89	51.46	55.93	62.37	72.27	79.98	60
61	37.48	47.59	54.48	58.69	65.13	75.12	83.77	61
62	39.89	50.62	56.71	60.35	66.98	77.23	86.73	62
63	42.85	54.33	62.10	66.66	73.84	85.32	95.22	63
64	46.16	58.46	66.76	72.24	79.39	92.68	101.99	64
65	49.83	63.04	71.91	77.87	85.47	99.94	109.49	65
66	53.82	68.07	77.59	83.95	92.06	107.80	117.72	66
67	58.16	73.54	83.78	90.60	99.20	116.29	122.56	67
68	61.68	77.93	88.75	95.90	105.46	123.37	130.23	68
69	65.87	83.16	94.66	102.25	112.56	131.48	139.16	69
70	71.04	89.63	101.96	110.10	121.01	141.52	149.98	70
71	77.45	97.71	111.13	119.97	131.66	154.14	163.23	71
72	85.47	107.83	122.60	132.32	145.01	169.92	179.51	72
73	97.62	123.21	140.10	151.21	164.37	193.72	204.77	73
74	111.40	140.64	159.75	171.26	185.79	219.09	233.18	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	16.77	18.98	21.02	23.94	27.30	30.33	18-34
35-39	17.23	20.78	23.54	25.99	29.53	33.71	37.37	35-39
40-44	22.50	27.27	30.94	34.08	38.51	44.15	48.77	40-44
45-49	30.94	37.75	42.81	47.06	52.93	60.88	67.03	45-49
50	38.40	46.91	53.18	58.37	65.44	75.43	82.81	50
51	42.07	51.41	58.32	63.97	71.58	82.63	90.64	51
52	45.76	55.96	63.50	69.60	77.85	89.93	98.55	52
53	48.94	59.98	68.08	74.59	83.39	96.32	105.54	53
54	52.11	63.96	72.64	79.57	88.87	102.72	112.51	54
55	55.27	68.00	77.25	84.57	94.42	109.15	119.50	55
56	58.50	72.10	81.93	89.63	99.95	115.68	126.54	56
57	61.78	76.25	86.68	94.81	105.65	122.32	133.72	57
58	64.76	80.07	91.02	99.46	110.73	128.31	139.18	58
59	67.95	84.14	95.69	104.48	116.17	134.73	144.65	59
60	71.52	88.64	100.81	109.41	122.17	141.04	150.78	60
61	75.52	93.73	105.80	113.43	127.16	146.22	156.15	61
62	80.06	99.49	109.74	117.63	130.58	150.58	160.22	62
63	85.87	106.78	120.75	129.36	144.48	166.58	177.23	63
64	92.32	114.94	130.65	141.35	156.37	182.06	191.97	64
65	99.50	123.97	140.93	153.43	168.76	197.38	207.00	65
66	107.38	133.87	152.18	165.62	182.13	212.99	223.33	66
67	115.96	144.64	164.41	178.07	196.57	229.22	240.98	67
68	124.38	155.22	176.47	191.83	211.03	246.62	259.82	68
69	133.69	166.95	189.83	206.22	226.69	265.05	280.38	69
70	144.14	180.08	204.79	222.35	244.23	285.72	303.07	70
71	155.89	194.87	221.67	240.50	264.00	309.03	328.21	71
72	169.15	211.62	240.74	261.04	286.38	335.35	356.20	72
73	185.57	232.46	264.49	286.77	314.01	368.39	388.19	73
74	203.57	255.25	290.52	313.12	339.40	400.51	423.10	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.43	11.09	12.27	15.19	16.31	19.22	18-34
35-39	9.51	12.36	14.45	15.97	19.48	21.15	24.66	35-39
40-44	13.19	17.06	19.84	21.89	26.32	28.88	33.35	40-44
45-49	18.89	24.32	28.22	31.00	36.72	40.67	46.52	45-49
50	21.67	27.85	32.22	35.39	41.72	46.36	52.78	50
51	23.27	29.89	34.56	37.90	44.58	49.65	56.40	51
52	24.92	32.00	37.00	40.56	47.57	53.07	60.21	52
53	26.69	34.26	39.58	43.35	50.59	56.64	64.03	53
54	28.55	36.56	42.20	46.18	53.72	60.31	67.99	54
55	30.42	38.97	44.94	49.14	56.92	64.09	72.02	55
56	32.42	41.44	47.79	52.17	60.16	67.93	75.99	56
57	34.43	43.98	50.65	55.27	63.46	71.89	78.86	57
58	36.22	46.25	53.20	57.97	66.17	75.36	84.00	58
59	38.12	48.61	55.84	60.87	68.69	79.04	87.83	59
60	40.20	51.17	58.78	63.99	71.46	82.75	92.00	60
61	42.49	54.08	62.03	66.94	74.28	85.68	96.13	61
62	45.07	57.33	64.51	68.66	76.20	87.86	99.48	62
63	48.26	61.34	70.26	75.49	83.64	96.62	108.50	63
64	51.82	65.80	75.30	81.59	89.76	104.64	115.86	64
65	55.77	70.73	80.85	87.71	96.42	112.57	124.00	65
66	60.04	76.14	86.97	94.26	103.59	121.10	132.91	66
67	64.67	82.00	93.62	101.42	111.31	130.25	136.39	67
68	68.42	86.68	98.94	107.10	118.31	137.98	144.86	68
69	72.86	92.24	105.24	113.88	126.05	146.65	154.58	69
70	78.33	99.10	112.99	122.23	135.09	157.35	166.20	70
71	85.08	107.64	122.71	132.72	146.45	170.77	180.24	71
72	93.53	118.34	134.86	145.82	160.68	187.53	197.32	72
73	106.34	134.62	153.44	165.92	180.82	212.69	223.95	73
74	120.86	153.04	174.18	186.61	202.83	238.74	253.75	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.84	19.11	21.69	23.93	27.44	31.14	34.77	18-34
35-39	19.66	23.83	27.07	29.79	34.07	38.71	43.11	35-39
40-44	25.78	31.38	35.69	39.22	44.57	50.89	56.45	40-44
45-49	35.45	43.43	49.36	54.16	61.24	70.17	77.56	45-49
50	43.51	53.38	60.66	66.47	74.94	86.03	94.83	50
51	47.53	58.33	66.33	72.64	81.73	93.97	103.50	51
52	51.57	63.33	72.04	78.84	88.68	102.03	112.26	52
53	55.11	67.82	77.16	84.43	94.91	109.19	120.12	53
54	58.64	72.26	82.26	90.01	101.07	116.37	127.96	54
55	62.15	76.76	87.40	95.60	107.30	123.56	135.80	55
56	65.73	81.31	92.60	101.23	113.47	130.84	143.66	56
57	69.34	85.88	97.84	106.96	119.80	138.19	151.63	57
58	72.55	90.01	102.54	111.99	125.31	144.68	157.31	58
59	75.96	94.38	107.57	117.39	131.18	151.59	162.85	59
60	79.77	99.19	113.06	122.72	137.63	158.41	169.06	60
61	84.03	104.63	118.44	127.17	142.83	164.15	174.51	61
62	88.85	110.77	122.84	131.86	146.38	168.80	178.65	62
63	95.11	118.64	134.52	144.31	161.37	186.05	196.83	63
64	102.03	127.43	145.15	157.11	174.34	202.61	212.73	64
65	109.72	137.13	156.22	170.04	187.82	219.03	228.92	65
66	118.13	147.72	168.28	183.13	202.27	235.81	246.42	66
67	127.25	159.19	181.33	196.50	217.79	253.24	265.23	67
68	136.09	170.34	194.07	211.05	233.28	271.68	285.55	68
69	145.83	182.66	208.13	226.27	249.91	291.19	307.58	69
70	156.75	196.42	223.84	243.29	268.49	313.02	331.75	70
71	169.01	211.90	241.55	262.40	289.39	337.60	358.36	71
72	182.84	229.43	261.54	284.00	313.03	365.31	387.83	72
73	200.04	251.35	286.57	311.17	342.19	400.24	420.76	73
74	218.88	275.28	313.97	338.52	367.59	433.02	456.61	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.33	10.84	12.77	14.13	17.57	18.81	22.23	18-34
35-39	10.96	14.26	16.69	18.46	22.61	24.48	28.62	35-39
40-44	15.19	19.67	22.90	25.29	30.53	33.41	38.69	40-44
45-49	21.67	27.93	32.45	35.68	42.43	46.86	53.76	45-49
50	24.80	31.91	36.96	40.64	48.11	53.30	60.86	50
51	26.60	34.21	39.60	43.47	51.35	57.02	64.96	51
52	28.44	36.57	42.34	46.46	54.72	60.86	69.26	52
53	30.40	39.08	45.21	49.57	58.08	64.84	73.51	53
54	32.45	41.61	48.10	52.69	61.55	68.90	77.90	54
55	34.49	44.26	51.11	55.95	65.08	73.06	82.34	55
56	36.68	46.96	54.24	59.27	68.63	77.26	86.66	56
57	38.86	49.72	57.35	62.65	72.23	81.58	89.47	57
58	40.79	52.18	60.11	65.57	75.12	85.34	95.41	58
59	42.83	54.71	62.94	68.70	77.71	89.31	99.54	59
60	45.06	57.45	66.10	72.05	80.55	93.23	104.02	60
61	47.50	60.57	69.58	75.19	83.43	96.24	108.49	61
62	50.25	64.04	72.31	76.97	85.42	98.49	112.23	62
63	53.67	68.35	78.42	84.32	93.44	107.92	121.78	63
64	57.48	73.14	83.84	90.94	100.13	116.60	129.73	64
65	61.71	78.42	89.79	97.55	107.37	125.20	138.51	65
66	66.26	84.21	96.35	104.57	115.12	134.40	148.10	66
67	71.18	90.46	103.46	112.24	123.42	144.21	150.22	67
68	75.16	95.43	109.13	118.30	131.16	152.59	159.49	68
69	79.85	101.32	115.82	125.51	139.54	161.82	170.00	69
70	85.62	108.57	124.02	134.36	149.17	173.18	182.42	70
71	92.71	117.57	134.29	145.47	161.24	187.40	197.25	71
72	101.59	128.85	147.12	159.32	176.35	205.14	215.13	72
73	115.06	146.03	166.78	180.63	197.27	231.66	243.13	73
74	130.32	165.44	188.61	201.96	219.87	258.39	274.32	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.70	21.45	24.40	26.84	30.94	34.98	39.21	18-34
35-39	22.09	26.88	30.60	33.59	38.61	43.71	48.85	35-39
40-44	29.06	35.49	40.44	44.36	50.63	57.63	64.13	40-44
45-49	39.96	49.11	55.91	61.26	69.55	79.46	88.09	45-49
50	48.62	59.85	68.14	74.57	84.44	96.63	106.85	50
51	52.99	65.25	74.34	81.31	91.88	105.31	116.36	51
52	57.38	70.70	80.58	88.08	99.51	114.13	125.97	52
53	61.28	75.66	86.24	94.27	106.43	122.06	134.70	53
54	65.17	80.56	91.88	100.45	113.27	130.02	143.41	54
55	69.03	85.52	97.55	106.63	120.18	137.97	152.10	55
56	72.96	90.52	103.27	112.83	126.99	146.00	160.78	56
57	76.90	95.51	109.00	119.11	133.95	154.06	169.54	57
58	80.34	99.95	114.06	124.52	139.89	161.05	175.44	58
59	83.97	104.62	119.45	130.30	146.19	168.45	181.05	59
60	88.02	109.74	125.31	136.03	153.09	175.78	187.34	60
61	92.54	115.53	131.08	140.91	158.50	182.08	192.87	61
62	97.64	122.05	135.94	146.09	162.18	187.02	197.08	62
63	104.35	130.50	148.29	159.26	178.26	205.52	216.43	63
64	111.74	139.92	159.65	172.87	192.31	223.16	233.49	64
65	119.94	150.29	171.51	186.65	206.88	240.68	250.84	65
66	128.88	161.57	184.38	200.64	222.41	258.63	269.51	66
67	138.54	173.74	198.25	214.93	239.01	277.26	289.48	67
68	147.80	185.46	211.67	230.27	255.53	296.74	311.28	68
69	157.97	198.37	226.43	246.32	273.13	317.33	334.78	69
70	169.36	212.76	242.89	264.23	292.75	340.32	360.43	70
71	182.13	228.93	261.43	284.30	314.78	366.17	388.51	71
72	196.53	247.24	282.34	306.96	339.68	395.27	419.46	72
73	214.51	270.24	308.65	335.57	370.37	432.09	453.33	73
74	234.19	295.31	337.42	363.92	395.78	465.53	490.12	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	12.25	14.45	15.99	19.95	21.31	25.24	18-34
35-39	12.41	16.16	18.93	20.95	25.74	27.81	32.58	35-39
40-44	17.19	22.28	25.96	28.69	34.74	37.94	44.03	40-44
45-49	24.45	31.54	36.68	40.36	48.14	53.05	61.00	45-49
50	27.93	35.97	41.70	45.89	54.50	60.24	68.94	50
51	29.93	38.53	44.64	49.04	58.12	64.39	73.52	51
52	31.96	41.14	47.68	52.36	61.87	68.65	78.31	52
53	34.11	43.90	50.84	55.79	65.57	73.04	82.99	53
54	36.35	46.66	54.00	59.20	69.38	77.49	87.81	54
55	38.56	49.55	57.28	62.76	73.24	82.03	92.66	55
56	40.94	52.48	60.69	66.37	77.10	86.59	97.33	56
57	43.29	55.46	64.05	70.03	81.00	91.27	100.08	57
58	45.36	58.11	67.02	73.17	84.07	95.32	106.82	58
59	47.54	60.81	70.04	76.53	86.73	99.58	111.25	59
60	49.92	63.73	73.42	80.11	89.64	103.71	116.04	60
61	52.51	67.06	77.13	83.44	92.58	106.80	120.85	61
62	55.43	70.75	80.11	85.28	94.64	109.12	124.98	62
63	59.08	75.36	86.58	93.15	103.24	119.22	135.06	63
64	63.14	80.48	92.38	100.29	110.50	128.56	143.60	64
65	67.65	86.11	98.73	107.39	118.32	137.83	153.02	65
66	72.48	92.28	105.73	114.88	126.65	147.70	163.29	66
67	77.69	98.92	113.30	123.06	135.53	158.17	164.05	67
68	81.90	104.18	119.32	129.50	144.01	167.20	174.12	68
69	86.84	110.40	126.40	137.14	153.03	176.99	185.42	69
70	92.91	118.04	135.05	146.49	163.25	189.01	198.64	70
71	100.34	127.50	145.87	158.22	176.03	204.03	214.26	71
72	109.65	139.36	159.38	172.82	192.02	222.75	232.94	72
73	123.78	157.44	180.12	195.34	213.72	250.63	262.31	73
74	139.78	177.84	203.04	217.31	236.91	278.04	294.89	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.56	23.79	27.11	29.75	34.44	38.82	43.65	18-34
35-39	24.52	29.93	34.13	37.39	43.15	48.71	54.59	35-39
40-44	32.34	39.60	45.19	49.50	56.69	64.37	71.81	40-44
45-49	44.47	54.79	62.46	68.36	77.86	88.75	98.62	45-49
50	53.73	66.32	75.62	82.67	93.94	107.23	118.87	50
51	58.45	72.17	82.35	89.98	102.03	116.65	129.22	51
52	63.19	78.07	89.12	97.32	110.34	126.23	139.68	52
53	67.45	83.50	95.32	104.11	117.95	134.93	149.28	53
54	71.70	88.86	101.50	110.89	125.47	143.67	158.86	54
55	75.91	94.28	107.70	117.66	133.06	152.38	168.40	55
56	80.19	99.73	113.94	124.43	140.51	161.16	177.90	56
57	84.46	105.14	120.16	131.26	148.10	169.93	187.45	57
58	88.13	109.89	125.58	137.05	154.47	177.42	193.57	58
59	91.98	114.86	131.33	143.21	161.20	185.31	199.25	59
60	96.27	120.29	137.56	149.34	168.55	193.15	205.62	60
61	101.05	126.43	143.72	154.65	174.17	200.01	211.23	61
62	106.43	133.33	149.04	160.32	177.98	205.24	215.51	62
63	113.59	142.36	162.06	174.21	195.15	224.99	236.03	63
64	121.45	152.41	174.15	188.63	210.28	243.71	254.25	64
65	130.16	163.45	186.80	203.26	225.94	262.33	272.76	65
66	139.63	175.42	200.48	218.15	242.55	281.45	292.60	66
67	149.83	188.29	215.17	233.36	260.23	301.28	313.73	67
68	159.51	200.58	229.27	249.49	277.78	321.80	337.01	68
69	170.11	214.08	244.73	266.37	296.35	343.47	361.98	69
70	181.97	229.10	261.94	285.17	317.01	367.62	389.11	70
71	195.25	245.96	281.31	306.20	340.17	394.74	418.66	71
72	210.22	265.05	303.14	329.92	366.33	425.23	451.09	72
73	228.98	289.13	330.73	359.97	398.55	463.94	485.90	73
74	249.50	315.34	360.87	389.32	423.97	498.04	523.63	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.66	16.13	17.85	22.33	23.81	28.25	18-34
35-39	13.86	18.06	21.17	23.44	28.87	31.14	36.54	35-39
40-44	19.19	24.89	29.02	32.09	38.95	42.47	49.37	40-44
45-49	27.23	35.15	40.91	45.04	53.85	59.24	68.24	45-49
50	31.06	40.03	46.44	51.14	60.89	67.18	77.02	50
51	33.26	42.85	49.68	54.61	64.89	71.76	82.08	51
52	35.48	45.71	53.02	58.26	69.02	76.44	87.36	52
53	37.82	48.72	56.47	62.01	73.06	81.24	92.47	53
54	40.25	51.71	59.90	65.71	77.21	86.08	97.72	54
55	42.63	54.84	63.45	69.57	81.40	91.00	102.98	55
56	45.20	58.00	67.14	73.47	85.57	95.92	108.00	56
57	47.72	61.20	70.75	77.41	89.77	100.96	110.69	57
58	49.93	64.04	73.93	80.77	93.02	105.30	118.23	58
59	52.25	66.91	77.14	84.36	95.75	109.85	122.96	59
60	54.78	70.01	80.74	88.17	98.73	114.19	128.06	60
61	57.52	73.55	84.68	91.69	101.73	117.36	133.21	61
62	60.61	77.46	87.91	93.59	103.86	119.75	137.73	62
63	64.49	82.37	94.74	101.98	113.04	130.52	148.34	63
64	68.80	87.82	100.92	109.64	120.87	140.52	157.47	64
65	73.59	93.80	107.67	117.23	129.27	150.46	167.53	65
66	78.70	100.35	115.11	125.19	138.18	161.00	178.48	66
67	84.20	107.38	123.14	133.88	147.64	172.13	177.88	67
68	88.64	112.93	129.51	140.70	156.86	181.81	188.75	68
69	93.83	119.48	136.98	148.77	166.52	192.16	200.84	69
70	100.20	127.51	146.08	158.62	177.33	204.84	214.86	70
71	107.97	137.43	157.45	170.97	190.82	220.66	231.27	71
72	117.71	149.87	171.64	186.32	207.69	240.36	250.75	72
73	132.50	168.85	193.46	210.05	230.17	269.60	281.49	73
74	149.24	190.24	217.47	232.66	253.95	297.69	315.46	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.53	27.45	31.19	34.26	39.00	44.46	49.36	18-34
35-39	28.21	34.51	39.21	43.02	48.77	55.77	61.73	35-39
40-44	36.08	44.32	50.39	55.19	62.28	71.45	78.84	40-44
45-49	47.47	58.52	66.55	72.78	81.79	94.10	103.52	45-49
50	55.46	68.43	77.78	85.00	95.19	109.81	120.49	50
51	59.70	73.70	83.78	91.53	102.40	118.22	129.63	51
52	63.96	79.00	89.81	98.09	109.64	126.66	138.79	52
53	67.67	83.66	95.14	103.88	116.03	134.10	146.88	53
54	71.31	88.26	100.39	109.59	122.33	141.45	154.83	54
55	74.91	92.82	105.60	115.24	128.53	148.71	162.69	55
56	78.49	97.36	110.78	119.95	133.14	153.53	168.43	56
57	82.05	101.90	114.96	122.30	135.75	156.54	171.24	57
58	85.14	105.82	117.20	124.68	138.39	159.60	173.98	58
59	88.39	109.95	119.45	127.07	141.04	162.64	176.73	59
60	91.95	113.92	121.68	129.45	143.69	165.69	179.47	60
61	95.97	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	106.64	128.38	137.14	145.89	161.94	186.73	202.00	63
64	113.42	138.65	148.10	157.55	174.89	201.67	219.04	64
65	120.91	148.92	159.07	169.23	187.84	216.61	236.08	65
66	129.10	159.18	170.04	180.89	200.79	231.55	253.13	66
67	137.96	169.46	181.01	192.57	213.75	246.49	270.17	67
68	146.52	183.27	199.12	211.83	235.14	271.15	296.48	68
69	155.96	195.15	217.24	231.11	256.52	295.82	322.80	69
70	166.49	208.45	235.35	250.37	277.92	320.47	349.12	70
71	178.35	223.41	253.47	269.64	299.30	345.14	375.43	71
72	191.76	240.36	271.57	288.91	320.70	369.81	401.75	72
73	208.71	261.85	285.42	303.63	337.03	388.65	419.52	73
74	227.21	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	16.74	19.49	21.51	26.06	28.41	32.98	18-34
35-39	16.70	21.53	25.01	27.53	32.96	36.23	41.73	35-39
40-44	21.93	28.20	32.67	35.86	42.45	47.06	53.74	40-44
45-49	29.35	37.65	43.49	47.63	55.71	62.29	70.53	45-49
50	32.38	41.48	47.87	52.36	60.91	68.35	77.09	50
51	34.31	43.94	50.67	55.41	64.33	72.30	81.43	51
52	36.30	46.47	53.57	58.54	67.81	76.35	85.84	52
53	38.34	49.05	56.50	61.71	71.28	80.41	90.23	53
54	40.42	51.68	59.48	64.93	74.76	84.53	94.65	54
55	42.53	54.33	62.51	68.18	78.27	88.69	98.70	55
56	44.67	57.02	65.55	71.46	81.77	92.87	100.12	56
57	46.81	59.71	68.60	74.75	85.25	97.05	101.54	57
58	48.63	61.97	71.15	77.21	85.70	98.83	103.11	58
59	50.51	64.33	72.94	77.60	86.13	99.32	104.69	59
60	52.55	66.88	73.30	77.98	86.55	99.81	106.26	60
61	54.84	68.97	73.67	78.37	86.99	100.31	107.83	61
62	57.43	69.30	74.03	78.88	88.66	102.00	112.23	62
63	60.76	74.88	79.98	85.09	94.45	108.91	118.50	63
64	64.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	68.53	86.02	91.88	97.75	108.50	125.12	136.70	65
66	72.97	91.59	97.84	104.08	115.54	133.23	145.80	66
67	77.78	97.17	103.79	110.41	122.55	141.33	154.90	67
68	81.57	103.35	113.74	121.00	134.31	154.88	169.35	68
69	86.06	108.98	123.69	131.58	146.06	168.43	183.80	69
70	91.57	115.92	132.19	142.17	157.80	181.97	198.24	70
71	98.43	124.62	142.08	152.76	169.55	195.53	212.68	71
72	107.02	135.48	153.54	163.34	181.31	209.08	227.13	72
73	120.24	152.29	167.19	177.86	197.42	227.67	245.77	73
74	135.20	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.34	172.43	198.84	217.62	57
58	103.89	129.64	147.85	157.54	174.87	201.66	219.76	58
59	107.45	134.18	150.16	159.74	177.31	204.46	221.89	59
60	111.31	139.12	152.22	161.94	179.74	207.27	224.03	60
61	115.68	144.42	154.28	164.13	182.17	210.08	226.17	61
62	120.69	146.37	156.34	166.32	184.61	212.89	229.16	62
63	127.43	157.64	168.39	179.13	198.85	229.29	247.26	63
64	134.95	168.91	180.43	191.94	213.06	245.68	266.23	64
65	143.23	179.54	192.47	204.75	227.28	262.09	285.18	65
66	152.23	190.92	204.51	217.56	241.48	278.47	304.14	66
67	161.91	202.73	216.55	230.37	255.71	294.87	323.10	67
68	171.07	214.73	235.98	251.04	278.66	321.33	350.98	68
69	181.11	227.44	255.41	271.72	301.60	347.81	378.85	69
70	192.29	241.61	274.84	292.39	324.56	374.26	406.73	70
71	204.85	257.54	293.77	313.07	347.50	400.72	434.61	71
72	219.05	275.57	313.71	333.74	370.46	427.19	462.49	72
73	237.23	298.73	327.22	348.10	386.39	445.57	480.21	73
74	257.02	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	128.37	56
57	57.81	73.84	84.91	92.59	105.87	120.30	129.28	57
58	59.82	76.33	87.73	95.61	109.03	124.15	130.53	58
59	61.88	78.91	90.65	98.44	109.27	126.01	131.77	59
60	64.10	81.70	92.30	98.20	109.00	125.70	133.01	60
61	66.57	84.81	92.09	97.96	108.74	125.39	134.25	61
62	69.39	85.99	91.86	97.72	108.47	125.08	136.62	62
63	73.07	92.08	98.36	104.63	116.14	133.93	145.49	63
64	77.15	98.11	104.85	111.54	123.82	142.77	155.51	64
65	81.64	103.79	111.35	118.45	131.49	151.63	165.51	65
66	86.52	109.94	117.85	125.37	139.17	160.48	175.52	66
67	91.78	116.41	124.34	132.28	146.83	169.32	185.53	67
68	95.88	121.74	135.00	143.62	159.42	183.82	200.79	68
69	100.70	127.83	145.65	154.95	171.99	198.33	216.05	69
70	106.62	135.31	154.60	166.28	184.57	212.84	231.31	70
71	113.97	144.66	165.27	177.62	197.15	227.35	246.57	71
72	123.16	156.34	177.62	188.95	209.74	241.86	261.84	72
73	137.42	174.53	191.77	204.01	226.45	261.14	281.63	73
74	153.51	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	34.17	42.05	47.95	52.38	60.06	68.10	76.03	18-34
35-39	43.27	53.36	60.88	66.46	75.85	86.31	96.00	35-39
40-44	55.38	68.54	78.18	85.29	96.86	110.61	122.62	40-44
45-49	72.24	89.69	102.32	111.54	126.12	144.47	159.64	45-49
50	82.16	102.17	116.57	126.97	143.20	164.36	181.27	50
51	87.75	109.19	124.57	135.69	152.92	175.59	193.56	51
52	93.33	116.22	132.62	144.42	162.64	186.86	205.86	52
53	98.37	122.57	139.90	152.35	171.43	197.08	217.01	53
54	103.29	128.82	147.05	160.15	180.07	207.13	227.93	54
55	108.11	134.94	154.07	167.79	188.50	216.95	238.60	55
56	112.84	140.96	160.96	175.29	196.74	226.59	249.06	56
57	117.47	146.85	167.71	182.61	204.81	236.01	259.26	57
58	121.20	151.63	173.17	188.48	211.20	243.54	265.53	58
59	125.05	156.55	178.79	192.41	213.57	246.28	267.06	59
60	129.19	161.87	182.75	194.42	215.80	248.85	268.59	60
61	133.88	167.84	184.64	196.42	218.02	251.42	270.13	61
62	139.25	174.62	186.52	198.43	220.25	253.99	271.66	62
63	146.62	184.04	199.64	212.38	235.75	271.84	292.53	63
64	154.83	194.44	212.75	226.33	251.23	289.70	313.41	64
65	163.84	205.87	225.86	240.28	266.71	307.56	334.28	65
66	173.59	218.23	238.97	254.22	282.18	325.40	355.16	66
67	184.02	231.45	252.08	268.17	297.67	343.26	376.04	67
68	193.73	243.78	272.83	290.25	322.18	371.52	405.47	68
69	204.33	257.25	293.59	312.33	346.68	399.79	434.91	69
70	216.11	272.23	310.98	334.41	371.20	428.04	464.35	70
71	229.31	289.05	330.26	356.49	395.70	456.30	493.78	71
72	244.25	308.08	352.09	378.57	420.22	484.57	523.22	72
73	263.56	332.78	369.02	392.57	435.75	502.49	540.89	73
74	284.55	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.32	26.26	30.57	33.72	40.91	44.57	51.77	18-34
35-39	26.20	33.78	39.25	43.21	51.81	56.90	65.58	35-39
40-44	34.07	43.85	50.81	55.80	66.16	73.25	83.75	40-44
45-49	44.84	57.56	66.55	72.92	85.50	95.41	108.23	45-49
50	48.94	62.75	72.49	79.33	92.53	103.64	117.11	50
51	51.64	66.21	76.42	83.61	97.35	109.19	123.23	51
52	54.39	69.70	80.42	87.96	102.18	114.80	129.35	52
53	57.11	73.17	84.37	92.23	106.86	120.28	135.26	53
54	59.86	76.63	88.32	96.49	111.47	125.74	141.12	54
55	62.59	80.07	92.25	100.72	116.06	131.15	146.90	55
56	65.31	83.51	96.15	104.92	120.53	136.51	152.58	56
57	67.97	86.88	99.97	109.06	124.91	141.76	157.02	57
58	70.15	89.59	103.04	112.35	128.34	145.96	157.94	58
59	72.38	92.37	106.19	115.72	131.86	150.21	158.85	59
60	74.76	95.38	109.57	118.42	131.44	151.58	159.76	60
61	77.40	98.72	110.51	117.56	130.49	150.47	160.67	61
62	80.43	102.51	109.69	116.69	129.53	149.36	161.58	62
63	84.44	107.56	116.73	124.18	137.84	158.95	172.49	63
64	88.87	113.16	123.77	131.67	146.16	168.53	183.41	64
65	93.74	119.34	130.81	139.16	154.47	178.13	194.32	65
66	99.02	126.01	137.86	146.66	162.80	187.73	205.23	66
67	104.70	133.19	144.90	154.15	171.10	197.31	216.15	67
68	109.09	138.72	156.26	166.23	184.52	212.77	232.23	68
69	114.22	145.23	166.21	178.31	197.92	228.24	248.31	69
70	120.51	153.21	175.29	190.18	211.33	243.70	264.38	70
71	128.31	163.17	186.68	202.48	224.75	259.17	280.46	71
72	138.07	175.60	200.92	214.56	238.17	274.64	296.54	72
73	153.28	195.07	216.35	230.16	255.47	294.61	317.49	73
74	170.42	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.18	14.14	15.73	17.81	19.49	22.86	24.66	18-34
35-39	14.40	16.86	18.79	21.15	23.08	27.14	29.21	35-39
40-44	18.36	21.66	24.19	27.06	29.48	34.70	37.31	40-44
45-49	25.25	30.04	33.59	37.35	40.60	47.86	51.39	45-49
50	33.63	40.09	44.84	49.69	53.87	63.63	68.19	50
51	37.38	44.61	49.92	55.25	59.86	70.74	75.78	51
52	41.07	49.08	54.93	60.73	65.78	77.75	83.26	52
53	43.75	52.42	58.70	64.79	70.18	82.95	88.83	53
54	46.28	55.62	62.33	68.68	74.40	87.94	94.17	54
55	48.76	58.75	65.88	72.49	78.52	92.81	99.40	55
56	51.22	61.89	69.46	75.69	82.65	96.88	104.46	56
57	53.76	65.12	72.51	77.14	85.62	98.74	106.92	57
58	56.27	68.31	75.14	79.93	88.72	102.31	110.44	58
59	59.02	71.79	77.76	82.72	91.82	105.88	113.96	59
60	62.13	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	80.83	96.61	103.21	109.79	121.87	140.53	150.99	64
65	87.38	104.84	111.99	119.14	132.25	152.50	164.22	65
66	94.65	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	110.73	136.04	145.31	154.59	171.60	197.88	213.89	68
69	119.73	147.49	161.05	171.33	190.17	219.31	237.08	69
70	129.79	160.01	176.78	188.07	208.76	240.73	260.27	70
71	141.06	174.05	192.52	204.81	227.34	262.15	283.46	71
72	153.70	189.83	208.26	221.55	245.92	283.58	306.65	72
73	169.14	209.15	227.81	242.35	269.01	310.21	332.01	73
74	185.97	230.22	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.81	7.54	8.78	9.70	11.66	12.79	14.76	18-34
35-39	7.49	9.65	11.20	12.33	14.64	16.19	18.53	35-39
40-44	10.43	13.38	15.46	16.95	19.85	22.18	25.13	40-44
45-49	15.30	19.56	22.51	24.59	28.40	32.04	35.95	45-49
50	17.91	22.85	26.24	28.63	32.87	37.23	41.61	50
51	19.34	24.64	28.29	30.84	35.32	40.09	44.72	51
52	20.82	26.52	30.43	33.14	37.87	43.05	47.93	52
53	22.36	28.45	32.61	35.49	40.40	46.05	51.14	53
54	23.96	30.44	34.86	37.90	43.00	49.14	54.43	54
55	25.62	32.50	37.18	40.39	45.65	52.31	57.07	55
56	27.32	34.62	39.56	42.66	47.35	54.61	58.88	56
57	29.06	36.80	41.16	43.79	48.60	56.06	60.69	57
58	30.61	38.70	42.62	45.34	50.32	58.04	62.94	58
59	32.24	40.72	44.07	46.89	52.05	60.02	65.19	59
60	34.05	42.63	45.53	48.44	53.77	62.00	67.44	60
61	36.07	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.31	49.83	53.23	56.63	62.86	72.49	78.83	63
64	44.57	54.30	57.99	61.70	68.49	78.97	85.73	64
65	48.17	58.77	62.77	66.78	74.13	85.48	92.63	65
66	52.13	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.43	67.70	72.32	76.93	85.39	98.47	106.43	67
68	59.88	75.05	80.69	85.83	95.27	109.86	118.75	68
69	63.97	80.14	89.03	94.72	105.14	121.25	131.07	69
70	69.04	86.44	97.40	103.62	113.55	132.63	143.40	70
71	75.34	94.32	105.76	112.51	123.67	144.01	155.72	71
72	83.23	104.18	114.13	121.41	134.77	155.41	168.04	72
73	95.34	119.36	131.01	139.38	154.71	178.41	190.93	73
74	109.01	136.54	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.08	16.34	18.16	20.58	22.50	26.41	28.49	18-34
35-39	16.64	19.48	21.70	24.43	26.66	31.34	33.75	35-39
40-44	21.21	25.03	27.94	31.26	34.05	40.09	43.10	40-44
45-49	29.18	34.70	38.80	43.15	46.90	55.30	59.36	45-49
50	38.93	46.41	51.91	57.52	62.35	73.65	78.92	50
51	43.24	51.61	57.75	63.92	69.26	81.84	87.66	51
52	47.44	56.70	63.45	70.15	75.98	89.81	96.18	52
53	50.37	60.35	67.59	74.60	80.80	95.50	102.28	53
54	53.08	63.78	71.48	77.89	85.32	99.70	106.51	54
55	55.69	67.09	74.67	79.44	88.18	101.69	109.14	55
56	58.24	70.36	76.13	80.99	89.90	103.67	111.78	56
57	60.83	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.41	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.22	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	120.36	145.56	155.48	165.41	183.61	211.73	228.86	68
69	129.73	159.82	172.32	183.32	203.48	234.65	253.67	69
70	140.16	172.79	189.16	201.24	223.38	257.58	278.49	70
71	151.81	187.31	206.00	219.15	243.25	280.51	303.30	71
72	164.85	203.59	222.84	237.06	263.14	303.43	328.12	72
73	180.79	223.56	242.82	258.32	286.74	330.65	353.94	73
74	198.11	245.27	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.71	10.14	11.20	13.48	14.76	17.06	18-34
35-39	8.65	11.15	12.94	14.24	16.90	18.70	21.40	35-39
40-44	12.04	15.45	17.86	19.59	22.93	25.63	29.03	40-44
45-49	17.68	22.59	26.00	28.40	32.81	37.01	41.54	45-49
50	20.73	26.45	30.39	33.14	38.04	43.10	48.16	50
51	22.38	28.51	32.73	35.67	40.87	46.37	51.74	51
52	24.06	30.64	35.15	38.28	43.75	49.73	55.25	52
53	25.75	32.76	37.53	40.85	46.51	53.02	57.19	53
54	27.49	34.91	39.97	43.23	47.98	55.33	59.13	54
55	29.25	37.12	41.76	44.43	49.32	56.87	61.06	55
56	31.05	39.35	42.91	45.64	50.66	58.42	63.00	56
57	32.90	41.23	44.04	46.85	52.00	59.97	64.94	57
58	34.48	43.03	45.97	48.90	54.28	62.59	67.89	58
59	36.18	44.84	47.89	50.95	56.55	65.22	70.84	59
60	38.03	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.12	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.60	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.04	59.13	63.15	67.19	74.58	86.00	93.36	64
65	52.85	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.01	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	65.11	80.82	86.33	91.84	101.94	117.56	127.06	68
69	69.36	86.89	95.27	101.35	112.50	129.73	140.25	69
70	74.60	93.40	104.22	110.87	122.69	141.91	153.43	70
71	81.12	101.54	113.17	120.39	133.15	154.10	166.62	71
72	89.26	111.73	122.11	129.90	144.19	166.28	179.80	72
73	101.88	127.55	139.58	148.49	164.82	190.07	203.43	73
74	116.10	145.41	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.96	18.53	20.61	23.34	25.53	29.96	32.31	18-34
35-39	18.88	22.09	24.61	27.71	30.25	35.55	38.29	35-39
40-44	24.06	28.39	31.70	35.46	38.63	45.46	48.89	40-44
45-49	33.09	39.36	44.01	48.94	53.20	62.71	67.34	45-49
50	44.22	52.73	58.98	65.34	70.84	83.68	89.67	50
51	49.11	58.61	65.57	72.57	78.64	92.92	99.54	51
52	53.82	64.32	71.97	79.58	86.19	101.89	109.10	52
53	57.00	68.29	76.47	82.44	91.44	105.53	113.29	53
54	59.91	71.97	79.07	84.12	93.37	107.67	116.16	54
55	62.64	75.46	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	129.90	157.22	167.93	178.65	198.30	228.68	249.59	68
69	139.63	172.01	186.11	197.99	219.76	253.43	276.65	69
70	150.41	185.45	204.29	217.33	241.24	278.18	303.72	70
71	162.44	200.44	222.48	236.68	261.85	302.95	330.78	71
72	175.86	217.19	240.66	256.02	283.45	327.70	357.84	72
73	192.29	237.77	260.38	277.00	307.47	354.56	382.39	73
74	210.08	260.09	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase II

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.63	9.88	11.51	12.71	15.29	16.75	19.35	18-34
35-39	9.81	12.65	14.68	16.15	19.18	21.21	24.28	35-39
40-44	13.65	17.54	20.26	22.21	26.01	29.05	32.93	40-44
45-49	20.05	25.63	29.50	32.23	37.23	41.99	47.11	45-49
50	23.56	30.05	34.52	37.64	43.23	48.96	54.72	50
51	25.40	32.38	37.17	40.52	46.41	52.67	58.75	51
52	27.29	34.76	39.87	43.43	48.92	56.41	60.25	52
53	29.13	37.06	42.47	45.38	50.37	58.08	62.37	53
54	31.01	39.39	43.88	46.68	51.81	59.75	64.48	54
55	32.90	41.75	45.11	47.99	53.27	61.43	66.60	55
56	34.81	43.37	46.34	49.29	54.71	63.09	68.71	56
57	36.74	44.53	47.57	50.60	56.16	64.77	71.01	57
58	38.39	46.65	49.83	53.01	58.84	67.85	74.14	58
59	40.12	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.03	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.19	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	49.90	59.75	63.83	67.90	75.37	86.91	94.77	63
64	53.51	64.37	68.76	73.15	81.20	93.63	102.13	64
65	57.50	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.87	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	70.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	74.70	93.56	102.89	109.46	121.50	140.11	152.95	69
70	80.10	100.29	112.55	119.74	131.74	153.27	166.76	70
71	86.83	108.69	122.22	130.02	142.52	166.42	180.40	71
72	95.22	119.20	131.89	140.30	155.74	179.59	196.09	72
73	108.33	135.63	149.53	159.08	176.57	203.63	219.51	73
74	123.08	154.14	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

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Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
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180-Day Elimination	0.90
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Attained age 75 and above only/ Use age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.07	10.53	11.72	13.27	14.51	17.04	18.37	18-34
35-39	10.73	12.56	13.99	15.75	17.19	20.21	21.76	35-39
40-44	13.68	16.13	18.02	20.16	21.95	25.84	27.78	40-44
45-49	18.81	22.37	25.02	27.82	30.24	35.65	38.27	45-49
50	24.07	28.69	32.08	35.55	38.54	45.53	48.78	50
51	26.81	31.98	35.78	39.61	42.91	50.72	54.32	51
52	29.56	35.32	39.52	43.70	47.33	55.95	59.92	52
53	31.75	38.05	42.61	47.03	50.95	60.22	64.48	53
54	33.93	40.76	45.69	50.35	54.54	64.46	69.03	54
55	36.14	43.54	48.83	53.72	58.20	68.78	73.67	55
56	38.41	46.41	52.09	57.22	61.97	73.25	78.45	56
57	40.80	49.42	55.51	60.89	65.95	77.96	83.47	57
58	43.19	52.44	58.91	64.02	69.90	81.95	88.48	58
59	45.83	55.74	62.66	66.75	74.09	85.44	93.34	59
60	48.80	59.46	65.31	69.48	77.12	88.93	97.20	60
61	52.16	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.67	74.29	79.44	84.51	93.81	108.17	118.43	63
64	65.93	80.84	88.43	94.07	104.42	120.41	131.93	64
65	71.83	88.17	97.42	103.64	115.04	132.66	145.44	65
66	78.39	96.33	106.42	113.21	125.66	144.91	158.94	66
67	85.66	105.38	115.41	122.78	136.29	157.16	172.44	67
68	93.13	114.64	129.05	139.45	150.55	178.50	190.56	68
69	101.50	125.02	140.79	152.42	163.85	194.74	207.41	69
70	110.92	136.76	154.05	166.46	178.90	212.67	226.46	70
71	121.59	150.03	169.06	182.40	195.99	233.02	248.09	71
72	133.65	165.07	186.08	200.51	215.40	256.14	272.66	72
73	148.34	183.43	206.86	221.54	239.44	283.57	303.10	73
74	164.49	203.64	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.33	5.62	6.53	7.22	8.69	9.52	11.00	18-34
35-39	5.58	7.20	8.34	9.18	10.89	12.06	13.80	35-39
40-44	7.76	9.96	11.52	12.62	14.78	16.51	18.71	40-44
45-49	11.39	14.57	16.77	18.32	21.15	23.87	26.78	45-49
50	12.81	16.35	18.78	20.49	23.53	26.65	29.78	50
51	13.86	17.67	20.28	22.11	25.33	28.74	32.05	51
52	14.99	19.08	21.89	23.85	27.25	30.99	34.49	52
53	16.24	20.66	23.67	25.76	29.34	33.44	37.13	53
54	17.58	22.34	25.57	27.80	31.54	36.04	39.92	54
55	19.00	24.10	27.57	29.95	33.84	38.79	42.84	55
56	20.49	25.97	29.68	32.21	36.26	41.67	45.89	56
57	22.06	27.92	31.87	34.56	38.77	44.68	49.07	57
58	23.49	29.70	33.88	36.70	41.03	47.39	51.93	58
59	25.03	31.62	36.04	39.01	43.41	50.06	54.69	59
60	26.73	33.74	38.21	40.65	45.12	52.03	56.87	60
61	28.66	36.11	39.66	42.19	46.83	54.00	59.05	61
62	30.82	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.42	42.06	46.06	49.00	54.39	62.72	68.66	63
64	36.35	45.69	51.00	54.26	60.23	69.45	76.09	64
65	39.60	49.73	55.95	59.52	66.07	76.19	83.52	65
66	43.18	54.19	60.89	64.78	71.91	82.92	90.95	66
67	47.10	59.08	65.84	70.04	77.74	89.65	98.37	67
68	50.30	63.05	71.34	76.70	83.23	98.24	105.35	68
69	54.14	67.82	76.70	82.42	89.29	105.53	113.03	69
70	58.91	73.77	83.37	89.57	96.88	114.64	122.65	70
71	64.89	81.24	91.79	98.58	106.52	126.13	134.82	71
72	72.36	90.58	102.34	109.89	118.61	140.55	150.14	72
73	83.66	104.75	118.35	127.08	137.18	162.54	173.64	73
74	96.50	120.87	134.53	143.12	158.30	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.14	26.92	30.54	33.61	38.17	43.59	48.32	18-34
35-39	27.64	33.74	38.30	42.08	47.60	54.51	60.25	35-39
40-44	35.35	43.33	49.22	53.96	60.79	69.83	76.95	40-44
45-49	46.63	57.37	65.18	71.34	80.03	92.21	101.30	45-49
50	53.04	65.30	74.15	81.10	90.64	104.71	114.73	50
51	57.23	70.48	80.05	87.52	97.72	112.98	123.69	51
52	61.43	75.70	85.97	93.97	104.82	121.28	132.69	52
53	65.06	80.26	91.18	99.62	111.06	128.54	140.58	53
54	68.63	84.76	96.32	105.21	117.19	135.71	148.34	54
55	72.16	89.23	101.42	110.74	123.27	142.83	156.03	55
56	75.69	93.70	106.52	116.27	129.31	149.92	163.68	56
57	79.22	98.19	111.65	121.81	135.36	156.54	171.24	57
58	82.32	102.13	116.12	124.68	138.39	159.60	173.98	58
59	85.60	106.30	119.45	127.07	141.04	162.64	176.73	59
60	89.21	110.88	121.68	129.45	143.69	165.69	179.47	60
61	93.28	115.99	123.92	131.83	146.33	168.75	182.22	61
62	97.75	118.11	126.16	134.22	148.97	171.79	184.96	62
63	104.04	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.86	138.18	148.10	157.55	174.89	201.67	219.04	64
65	118.40	147.67	159.07	169.23	187.84	216.61	236.08	65
66	126.66	158.06	170.04	180.89	200.79	231.55	253.13	66
67	135.63	169.34	181.01	192.57	213.75	246.49	270.17	67
68	144.35	180.29	199.12	211.83	235.14	271.15	296.48	68
69	153.98	192.40	217.24	231.11	256.52	295.82	322.80	69
70	164.75	205.96	234.13	250.37	277.92	320.47	349.12	70
71	176.88	221.24	251.54	269.64	298.95	345.14	375.43	71
72	190.60	238.55	271.26	288.91	320.70	369.81	401.75	72
73	207.86	260.40	285.42	303.63	337.03	388.65	419.52	73
74	226.70	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.60	16.29	18.97	20.94	25.36	27.66	32.10	18-34
35-39	16.25	20.95	24.34	26.78	32.06	35.26	40.59	35-39
40-44	21.40	27.53	31.89	35.00	41.40	45.92	52.41	40-44
45-49	28.79	36.93	42.65	46.71	54.59	61.07	69.12	45-49
50	30.78	39.43	45.49	49.75	57.84	64.94	73.21	50
51	32.67	41.83	48.22	52.71	61.15	68.77	77.40	51
52	34.61	44.29	51.03	55.76	64.54	72.71	81.70	52
53	36.61	46.83	53.91	58.87	67.94	76.69	85.99	53
54	38.66	49.41	56.86	62.04	71.37	80.75	90.35	54
55	40.75	52.03	59.84	65.26	74.83	84.86	94.73	55
56	42.88	54.70	62.87	68.52	78.31	89.02	99.13	56
57	45.02	57.39	65.91	71.79	81.79	93.19	101.54	57
58	46.85	59.67	68.48	74.54	84.67	96.68	103.11	58
59	48.75	62.05	71.17	77.42	86.13	99.32	104.69	59
60	50.82	64.64	73.30	77.98	86.55	99.81	106.26	60
61	53.14	67.54	73.67	78.37	86.99	100.31	107.83	61
62	55.77	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.11	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.84	79.70	85.93	91.42	101.48	117.01	127.60	64
65	66.95	84.87	91.88	97.75	108.50	125.12	136.70	65
66	71.44	90.51	97.84	104.08	115.54	133.23	145.80	66
67	76.30	96.62	103.79	110.41	122.55	141.33	154.90	67
68	80.14	101.44	113.74	121.00	134.31	154.88	169.35	68
69	84.70	107.15	122.14	131.58	145.88	168.43	183.80	69
70	90.31	114.22	130.14	140.72	155.15	181.03	196.39	70
71	97.31	123.05	140.19	151.54	166.85	194.87	211.21	71
72	106.05	134.11	152.76	163.34	181.31	209.08	227.13	72
73	119.50	151.17	167.19	177.86	197.42	227.67	245.77	73
74	134.70	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.50	32.37	36.81	40.39	46.06	52.43	58.30	18-34
35-39	33.28	40.80	46.41	50.85	57.74	65.95	73.08	35-39
40-44	42.58	52.39	59.62	65.23	73.73	84.50	93.34	40-44
45-49	55.90	69.03	78.57	85.85	96.62	111.06	122.31	45-49
50	62.69	77.50	88.18	96.28	108.00	124.44	136.72	50
51	67.37	83.31	94.79	103.49	115.99	133.73	146.82	51
52	72.05	89.16	101.46	110.73	123.99	143.05	156.95	52
53	76.16	94.33	107.37	117.16	131.09	151.32	165.94	53
54	80.19	99.43	113.19	123.49	138.08	159.47	174.78	54
55	84.17	104.47	118.95	129.74	144.96	167.52	183.49	55
56	88.11	109.47	124.66	135.95	151.76	175.48	192.10	56
57	92.03	114.46	130.37	142.11	158.51	183.39	200.65	57
58	95.36	118.70	135.20	147.22	164.17	189.93	207.81	58
59	98.85	123.16	140.26	152.41	170.04	196.58	215.16	59
60	102.67	128.02	145.50	158.02	176.13	203.76	222.86	60
61	106.99	133.47	151.29	164.13	182.17	210.08	226.17	61
62	111.84	139.28	156.34	166.32	184.61	212.89	228.31	62
63	118.50	148.05	167.75	179.13	198.85	229.29	247.26	63
64	125.84	157.29	178.60	191.94	213.06	245.68	266.23	64
65	133.92	167.50	190.36	204.75	227.28	262.09	285.18	65
66	142.75	178.63	202.99	217.56	241.48	278.47	304.14	66
67	152.28	190.66	216.44	230.37	255.71	294.87	323.10	67
68	161.43	202.18	230.20	249.92	275.68	321.33	348.96	68
69	171.48	214.86	244.66	265.67	292.74	341.71	370.55	69
70	182.70	229.03	260.82	283.14	311.80	364.11	394.68	70
71	195.32	244.98	279.04	302.82	333.27	389.36	421.86	71
72	209.57	263.04	299.66	325.12	357.56	417.96	452.61	72
73	227.70	286.05	325.95	348.10	386.39	445.57	480.21	73
74	247.44	311.14	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.36	19.86	23.12	25.52	30.92	33.71	39.14	18-34
35-39	19.80	25.54	29.67	32.66	39.12	43.00	49.52	35-39
40-44	25.95	33.38	38.68	42.46	50.28	55.73	63.65	40-44
45-49	34.59	44.39	51.28	56.17	65.75	73.47	83.23	45-49
50	36.77	47.13	54.40	59.51	69.27	77.70	87.68	50
51	38.94	49.88	57.54	62.92	73.10	82.11	92.53	51
52	41.15	52.69	60.75	66.40	76.97	86.61	97.43	52
53	43.40	55.55	64.00	69.91	80.81	91.11	102.28	53
54	45.69	58.44	67.29	73.46	84.65	95.66	107.15	54
55	48.00	61.34	70.59	77.03	88.50	100.22	112.02	55
56	50.34	64.28	73.93	80.61	92.33	104.80	116.87	56
57	52.68	67.22	77.25	84.20	96.13	109.36	121.68	57
58	54.63	69.66	80.01	87.16	99.22	113.11	125.59	58
59	56.66	72.19	82.88	90.22	102.42	116.94	129.59	59
60	58.85	74.94	85.94	93.35	105.69	120.89	133.01	60
61	61.30	78.01	89.15	96.81	108.74	125.27	134.25	61
62	64.09	81.44	91.86	97.72	108.47	125.08	135.49	62
63	67.68	86.01	98.14	104.63	116.14	133.93	145.49	63
64	71.67	91.03	104.02	111.54	123.82	142.77	155.51	64
65	76.07	96.58	110.37	118.45	131.49	151.63	165.51	65
66	80.86	102.61	117.19	125.37	139.17	160.48	175.52	66
67	86.04	109.13	124.34	132.28	146.83	169.32	185.53	67
68	90.09	114.23	130.45	141.32	156.85	182.12	198.54	68
69	94.89	120.27	137.29	148.67	164.74	191.51	208.54	69
70	100.78	127.70	145.73	157.78	174.57	203.16	220.97	70
71	108.11	137.00	156.32	169.20	186.97	217.79	236.67	71
72	117.28	148.62	169.56	183.51	202.58	236.15	256.43	72
73	131.44	166.64	190.17	204.01	226.45	261.14	281.63	73
74	147.44	187.01	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.65	192.20	210.94	55
56	100.54	125.24	142.81	155.64	174.21	201.04	220.52	56
57	104.84	130.72	149.08	162.42	181.65	209.75	229.94	57
58	108.40	135.27	154.27	168.02	187.74	216.92	237.64	58
59	112.11	140.01	159.67	173.83	194.03	224.37	245.62	59
60	116.15	145.16	165.55	180.15	200.88	232.47	254.28	60
61	120.70	150.95	172.14	187.25	208.57	241.55	264.00	61
62	125.94	157.61	179.72	195.43	217.43	252.02	271.66	62
63	132.96	166.49	189.83	206.37	229.32	266.03	290.27	63
64	140.82	176.41	201.14	218.61	242.64	281.73	307.14	64
65	149.45	187.34	213.60	232.11	257.34	299.04	325.75	65
66	158.84	199.21	227.13	246.78	273.34	317.86	346.00	66
67	168.94	211.98	241.70	262.57	290.57	338.12	367.81	67
68	178.50	224.06	255.49	277.54	306.96	357.33	388.56	68
69	188.98	237.32	270.63	293.98	324.97	378.45	411.34	69
70	200.64	252.10	287.52	312.31	345.02	401.97	436.74	70
71	213.75	268.72	306.53	332.93	367.59	428.44	465.30	71
72	228.56	287.54	328.05	356.28	393.10	458.41	497.60	72
73	247.54	311.71	355.72	386.34	426.11	497.05	539.39	73
74	268.18	338.02	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	129.32	55
56	57.80	73.86	84.99	92.72	106.35	120.58	134.62	56
57	60.33	77.04	88.60	96.61	110.47	125.53	139.83	57
58	62.42	79.65	91.54	99.77	113.77	129.54	144.01	58
59	64.57	82.34	94.59	103.02	117.17	133.66	148.31	59
60	66.88	85.25	97.87	106.53	120.83	138.10	152.95	60
61	69.47	88.49	101.52	110.46	124.92	143.09	158.12	61
62	72.41	92.18	105.70	114.92	129.53	148.76	161.58	62
63	76.24	97.00	111.16	120.80	135.88	156.25	172.01	63
64	80.50	102.37	117.27	127.35	142.89	164.62	180.88	64
65	85.19	108.29	123.97	134.58	150.64	173.84	190.68	65
66	90.28	114.72	131.27	142.44	159.11	183.89	201.40	66
67	95.77	121.65	139.15	150.93	168.25	194.74	212.97	67
68	100.04	127.03	145.24	157.48	175.25	203.09	221.84	68
69	105.08	133.38	152.44	165.23	183.61	213.01	232.42	69
70	111.25	141.19	161.32	174.83	193.99	225.30	245.56	70
71	118.92	150.94	172.45	186.85	207.09	240.70	262.13	71
72	128.51	163.13	186.37	201.92	223.58	260.05	283.00	72
73	143.39	182.11	208.12	225.51	249.75	290.45	316.14	73
74	160.18	203.55	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.08	13.05	14.65	16.42	18.29	21.18	23.16	18-34
35-39	13.35	15.85	17.80	19.85	22.09	25.61	27.96	35-39
40-44	17.22	20.57	23.15	25.71	28.50	33.12	36.07	40-44
45-49	23.68	28.50	32.09	35.49	39.22	45.68	49.64	45-49
50	29.40	35.44	39.89	44.01	48.45	56.59	61.32	50
51	32.50	39.20	44.14	48.65	53.50	62.55	67.74	51
52	35.63	43.01	48.43	53.34	58.63	68.57	74.22	52
53	38.19	46.23	52.09	57.30	62.97	73.65	79.70	53
54	40.74	49.42	55.73	61.24	67.27	78.70	85.15	54
55	43.32	52.68	59.42	65.23	71.64	83.82	90.68	55
56	45.95	56.02	63.22	69.33	76.08	89.07	96.31	56
57	48.69	59.47	67.16	73.57	80.71	94.52	101.52	57
58	51.32	62.82	70.93	77.10	85.12	99.03	106.61	58
59	54.19	66.43	75.05	80.23	89.48	103.03	111.54	59
60	57.41	70.47	78.09	83.36	92.65	106.84	115.48	60
61	61.04	74.91	81.07	86.33	95.82	110.50	119.43	61
62	64.64	77.72	83.82	89.18	98.98	114.14	123.36	62
63	70.31	86.66	93.74	99.72	110.70	127.64	138.03	63
64	76.07	93.87	103.56	110.26	122.39	141.14	152.69	64
65	82.49	101.90	113.37	120.81	134.10	154.64	167.36	65
66	89.61	110.78	123.22	131.35	145.80	168.13	182.03	66
67	97.44	120.56	133.06	141.90	157.51	181.63	196.69	67
68	105.34	130.42	147.41	159.51	173.16	204.58	216.29	68
69	114.17	141.41	159.89	173.34	187.85	222.01	234.61	69
70	124.08	153.81	173.93	188.31	204.22	241.16	255.14	70
71	135.28	167.80	189.80	205.26	222.48	262.83	278.24	71
72	147.93	183.65	207.78	224.47	243.20	287.40	304.29	72
73	163.44	203.14	229.90	246.93	267.62	316.07	335.67	73
74	180.46	224.54	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.49	7.15	8.34	9.23	11.26	12.22	14.25	18-34
35-39	7.15	9.25	10.76	11.87	14.27	15.65	18.08	35-39
40-44	9.92	12.78	14.83	16.29	19.33	21.40	24.47	40-44
45-49	14.39	18.47	21.33	23.37	27.32	30.55	34.60	45-49
50	16.08	20.59	23.73	25.97	30.20	33.89	38.21	50
51	17.33	22.17	25.54	27.92	32.39	36.43	40.99	51
52	18.67	23.85	27.46	30.01	34.71	39.12	43.93	52
53	20.11	25.69	29.54	32.25	37.16	41.99	47.03	53
54	21.65	27.61	31.73	34.60	39.71	45.00	50.26	54
55	23.25	29.62	34.01	37.06	42.36	48.15	53.58	55
56	24.93	31.73	36.41	39.62	45.10	51.41	56.56	56
57	26.68	33.91	38.86	42.26	47.66	54.79	59.68	57
58	28.26	35.89	41.09	44.63	49.98	57.71	63.83	58
59	29.94	37.99	43.45	47.14	52.43	60.46	66.90	59
60	31.80	40.30	45.85	48.84	54.21	62.51	69.41	60
61	33.88	42.88	47.41	50.44	55.98	64.56	71.95	61
62	36.22	45.48	48.92	52.04	57.76	66.60	74.54	62
63	39.06	49.37	54.36	57.83	64.19	74.02	82.52	63
64	42.26	53.35	59.78	63.61	70.60	81.41	90.56	64
65	45.80	57.75	65.22	69.39	77.02	88.82	98.66	65
66	49.67	62.61	70.65	75.17	83.44	96.22	106.27	66
67	53.90	67.91	76.09	80.95	89.85	103.61	112.20	67
68	57.34	72.18	81.97	88.28	96.08	113.06	119.98	68
69	61.43	77.30	87.74	94.55	102.90	121.22	128.45	69
70	66.51	83.65	94.88	102.23	111.24	131.15	138.87	70
71	72.85	91.60	103.87	111.89	121.63	143.48	151.83	71
72	80.77	101.55	115.13	123.98	134.47	158.84	167.95	72
73	92.76	116.65	132.27	141.90	153.63	181.51	192.82	73
74	106.37	133.80	148.96	158.47	175.34	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.09	15.57	17.58	19.57	22.07	25.32	27.95	18-34
35-39	15.97	19.14	21.61	23.95	26.99	31.01	34.16	35-39
40-44	20.76	25.01	28.28	31.26	35.05	40.40	44.36	40-44
45-49	28.55	34.63	39.16	43.16	48.20	55.71	61.01	45-49
50	34.73	42.19	47.70	52.47	58.36	67.65	73.86	50
51	38.19	46.42	52.50	57.69	64.09	74.38	81.16	51
52	41.70	50.70	57.34	62.98	69.93	81.19	88.52	52
53	44.63	54.41	61.57	67.57	74.99	87.08	94.92	53
54	47.55	58.08	65.77	72.13	80.00	92.94	101.27	54
55	50.50	61.82	70.01	76.74	85.08	98.86	107.69	55
56	53.49	65.63	74.35	81.44	90.19	104.89	114.17	56
57	56.58	69.52	78.81	86.25	95.47	111.08	119.57	57
58	59.45	73.20	82.95	90.18	100.34	116.11	124.74	58
59	62.55	77.12	87.44	93.71	104.87	120.62	129.74	59
60	66.02	81.48	90.87	97.24	108.18	124.75	133.76	60
61	69.92	86.28	94.26	100.45	111.49	128.57	137.79	61
62	73.82	89.49	97.20	103.42	114.78	132.36	141.79	62
63	79.95	99.03	108.04	114.93	127.59	147.11	157.63	63
64	86.21	106.90	118.69	126.45	140.36	161.87	173.45	64
65	93.15	115.63	129.32	137.98	153.16	176.62	189.28	65
66	100.83	125.23	140.02	149.49	165.94	191.35	205.12	66
67	109.22	135.74	150.71	161.02	178.73	206.10	220.94	67
68	117.55	146.20	165.77	179.57	195.77	230.66	242.02	68
69	126.84	157.80	178.99	194.26	211.85	249.28	261.81	69
70	137.24	170.86	193.81	210.16	229.54	269.65	283.82	70
71	148.97	185.57	210.54	228.12	248.97	292.64	308.39	71
72	162.21	202.23	229.48	248.43	271.00	318.66	335.92	72
73	178.54	222.85	252.94	272.32	295.80	348.57	368.24	73
74	196.43	245.44	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.15	11.24	13.83	14.92	17.50	18-34
35-39	8.72	11.30	13.18	14.56	17.65	19.24	22.36	35-39
40-44	12.08	15.60	18.14	19.96	23.88	26.29	30.23	40-44
45-49	17.39	22.37	25.89	28.42	33.49	37.23	42.42	45-49
50	19.35	24.83	28.68	31.45	36.87	41.13	46.64	50
51	20.80	26.67	30.80	33.73	39.45	44.12	49.93	51
52	22.35	28.62	33.03	36.17	42.17	47.25	53.37	52
53	23.98	30.72	35.41	38.74	44.98	50.54	56.93	53
54	25.72	32.88	37.89	41.40	47.88	53.96	60.60	54
55	27.50	35.14	40.45	44.17	50.88	57.51	64.32	55
56	29.37	37.49	43.14	47.03	53.94	61.15	67.23	56
57	31.30	39.90	45.85	49.96	56.55	64.90	70.29	57
58	33.03	42.08	48.30	52.56	58.93	68.03	75.73	58
59	34.85	44.36	50.86	55.27	61.45	70.86	79.11	59
60	36.87	46.86	53.49	57.03	63.30	72.99	81.95	60
61	39.10	49.65	55.16	58.69	65.13	75.12	84.85	61
62	41.62	52.48	56.73	60.35	66.98	77.23	87.85	62
63	44.70	56.68	62.66	66.66	73.99	85.32	96.38	63
64	48.17	61.01	68.56	72.96	80.97	93.37	105.03	64
65	52.00	65.77	74.49	79.26	87.97	101.45	113.80	65
66	56.16	71.03	80.41	85.56	94.97	109.52	121.59	66
67	60.70	76.74	86.34	91.86	101.96	117.57	126.03	67
68	64.38	81.31	92.60	99.86	108.93	127.88	134.61	68
69	68.72	86.78	98.78	106.68	116.51	136.91	143.87	69
70	74.11	93.53	106.39	114.89	125.60	147.66	155.09	70
71	80.81	101.96	115.95	125.20	136.74	160.83	168.84	71
72	89.18	112.52	127.92	138.07	150.33	177.13	185.76	72
73	101.86	128.55	146.19	156.72	170.08	200.48	212.00	73
74	116.24	146.73	163.39	173.82	192.38	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.10	18.09	20.51	22.72	25.85	29.46	32.74	18-34
35-39	18.59	22.43	25.42	28.05	31.89	36.41	40.36	35-39
40-44	24.30	29.45	33.41	36.81	41.60	47.68	52.65	40-44
45-49	33.42	40.76	46.23	50.83	57.18	65.74	72.38	45-49
50	40.06	48.94	55.51	60.93	68.27	78.71	86.40	50
51	43.88	53.64	60.86	66.73	74.68	86.21	94.58	51
52	47.77	58.39	66.25	72.62	81.23	93.81	102.82	52
53	51.07	62.59	71.05	77.84	87.01	100.51	110.14	53
54	54.36	66.74	75.81	83.02	92.73	107.18	117.39	54
55	57.68	70.96	80.60	88.25	98.52	113.90	124.70	55
56	61.03	75.24	85.48	93.55	104.30	120.71	132.03	56
57	64.47	79.57	90.46	98.93	110.23	127.64	137.62	57
58	67.58	83.58	94.97	103.26	115.56	133.19	142.87	58
59	70.91	87.81	99.83	107.19	120.26	138.21	147.94	59
60	74.63	92.49	103.65	111.12	123.71	142.66	152.04	60
61	78.80	97.65	107.45	114.57	127.16	146.64	156.15	61
62	83.00	101.26	110.58	117.66	130.58	150.58	160.22	62
63	89.59	111.40	122.34	130.14	144.48	166.58	177.23	63
64	96.35	119.93	133.82	142.64	158.33	182.60	194.21	64
65	103.81	129.36	145.27	155.15	172.22	198.60	211.20	65
66	112.05	139.68	156.82	167.63	186.08	214.57	228.21	66
67	121.00	150.92	168.36	180.14	199.95	230.57	245.19	67
68	129.76	161.98	184.13	199.63	218.38	256.74	267.75	68
69	139.51	174.19	198.09	215.18	235.85	276.55	289.01	69
70	150.40	187.91	213.69	232.01	254.86	298.14	312.50	70
71	162.66	203.34	231.28	250.98	275.46	322.45	338.54	71
72	176.49	220.81	251.18	272.39	298.80	349.92	367.55	72
73	193.64	242.56	275.98	297.71	323.98	381.07	400.81	73
74	212.40	266.34	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.81	10.21	11.96	13.25	16.40	17.62	20.75	18-34
35-39	10.29	13.35	15.60	17.25	21.03	22.83	26.64	35-39
40-44	14.24	18.42	21.45	23.63	28.43	31.18	35.99	40-44
45-49	20.39	26.27	30.45	33.47	39.66	43.91	50.24	45-49
50	22.62	29.07	33.63	36.93	43.54	48.37	55.07	50
51	24.27	31.17	36.06	39.54	46.51	51.81	58.87	51
52	26.03	33.39	38.60	42.33	49.63	55.38	62.81	52
53	27.85	35.75	41.28	45.23	52.80	59.09	66.83	53
54	29.79	38.15	44.05	48.20	56.05	62.92	70.94	54
55	31.75	40.66	46.89	51.28	59.40	66.87	75.06	55
56	33.81	43.25	49.87	54.44	62.78	70.89	77.90	56
57	35.92	45.89	52.84	57.66	65.44	75.01	80.90	57
58	37.80	48.27	55.51	60.49	67.88	78.35	87.63	58
59	39.76	50.73	58.27	63.40	70.47	81.26	91.32	59
60	41.94	53.42	61.13	65.22	72.39	83.47	94.49	60
61	44.32	56.42	62.91	66.94	74.28	85.68	97.75	61
62	47.02	59.48	64.54	68.66	76.20	87.86	101.16	62
63	50.34	63.99	70.96	75.49	83.79	96.62	110.24	63
64	54.08	68.67	77.34	82.31	91.34	105.33	119.50	64
65	58.20	73.79	83.76	89.13	98.92	114.08	128.94	65
66	62.65	79.45	90.17	95.95	106.50	122.82	136.91	66
67	67.50	85.57	96.59	102.77	114.07	131.53	139.86	67
68	71.42	90.44	103.23	111.44	121.78	142.70	149.24	68
69	76.01	96.26	109.82	118.81	130.12	152.60	159.29	69
70	81.71	103.41	117.90	127.55	139.96	164.17	171.31	70
71	88.77	112.32	128.03	138.51	151.85	178.18	185.85	71
72	97.59	123.49	140.71	152.16	166.19	195.42	203.57	72
73	110.96	140.45	160.11	171.54	186.53	219.45	231.18	73
74	126.11	159.66	177.82	189.17	209.42	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.11	20.61	23.44	25.87	29.63	33.60	37.53	18-34
35-39	21.21	25.72	29.23	32.15	36.79	41.81	46.56	35-39
40-44	27.84	33.89	38.54	42.36	48.15	54.96	60.94	40-44
45-49	38.29	46.89	53.30	58.50	66.16	75.77	83.75	45-49
50	45.39	55.69	63.32	69.39	78.18	89.77	98.94	50
51	49.57	60.86	69.22	75.77	85.27	98.04	108.00	51
52	53.84	66.08	75.16	82.26	92.53	106.43	117.12	52
53	57.51	70.77	80.53	88.11	99.03	113.94	125.36	53
54	61.17	75.40	85.85	93.91	105.46	121.42	133.51	54
55	64.86	80.10	91.19	99.76	111.96	128.94	141.71	55
56	68.57	84.85	96.61	105.66	118.41	136.53	149.89	56
57	72.36	89.62	102.11	111.61	124.99	144.20	155.67	57
58	75.71	93.96	106.99	116.34	130.78	150.27	161.00	58
59	79.27	98.50	112.22	120.67	135.65	155.80	166.14	59
60	83.24	103.50	116.43	125.00	139.24	160.57	170.32	60
61	87.68	109.02	120.64	128.69	142.83	164.71	174.51	61
62	92.18	113.03	123.96	131.90	146.38	168.80	178.65	62
63	99.23	123.77	136.64	145.35	161.37	186.05	196.83	63
64	106.49	132.96	148.95	158.83	176.30	203.33	214.97	64
65	114.47	143.09	161.22	172.32	191.28	220.58	233.12	65
66	123.27	154.13	173.62	185.77	206.22	237.79	251.30	66
67	132.78	166.10	186.01	199.26	221.17	255.04	269.44	67
68	141.97	177.76	202.49	219.69	240.99	282.82	293.48	68
69	152.18	190.58	217.19	236.10	259.85	303.82	316.21	69
70	163.56	204.96	233.57	253.86	280.18	326.63	341.18	70
71	176.35	221.11	252.02	273.84	301.95	352.26	368.69	71
72	190.77	239.39	272.88	296.35	326.60	381.18	399.18	72
73	208.74	262.27	299.02	323.10	352.16	413.57	433.38	73
74	228.37	287.24	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.97	11.74	13.77	15.26	18.97	20.32	24.00	18-34
35-39	11.86	15.40	18.02	19.94	24.41	26.42	30.92	35-39
40-44	16.40	21.24	24.76	27.30	32.98	36.07	41.75	40-44
45-49	23.39	30.17	35.01	38.52	45.83	50.59	58.06	45-49
50	25.89	33.31	38.58	42.41	50.21	55.61	63.50	50
51	27.74	35.67	41.32	45.35	53.57	59.50	67.81	51
52	29.71	38.16	44.17	48.49	57.09	63.51	72.25	52
53	31.72	40.78	47.15	51.72	60.62	67.64	76.73	53
54	33.86	43.42	50.21	55.00	64.22	71.88	81.28	54
55	36.00	46.18	53.33	58.39	67.92	76.23	85.80	55
56	38.25	49.01	56.60	61.85	71.62	80.63	88.57	56
57	40.54	51.88	59.83	65.36	74.33	85.12	91.51	57
58	42.57	54.46	62.72	68.42	76.83	88.67	99.53	58
59	44.67	57.10	65.68	71.53	79.49	91.66	103.53	59
60	47.01	59.98	68.77	73.41	81.48	93.95	107.03	60
61	49.54	63.19	70.66	75.19	83.43	96.24	110.65	61
62	52.42	66.48	72.35	76.97	85.42	98.49	114.47	62
63	55.98	71.30	79.26	84.32	93.59	107.92	124.10	63
64	59.99	76.33	86.12	91.66	101.71	117.29	133.97	64
65	64.40	81.81	93.03	99.00	109.87	126.71	144.08	65
66	69.14	87.87	99.93	106.34	118.03	136.12	152.23	66
67	74.30	94.40	106.84	113.68	126.18	145.49	153.69	67
68	78.46	99.57	113.86	123.02	134.63	157.52	163.87	68
69	83.30	105.74	120.86	130.94	143.73	168.29	174.71	69
70	89.31	113.29	129.41	140.21	154.32	180.68	187.53	70
71	96.73	122.68	140.11	151.82	166.96	195.53	202.86	71
72	106.00	134.46	153.50	166.25	182.05	213.71	221.38	72
73	120.06	152.35	174.03	186.36	202.98	238.42	250.36	73
74	135.98	172.59	192.25	204.52	226.46	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.12	23.13	26.37	29.02	33.41	37.74	42.32	18-34
35-39	23.83	29.01	33.04	36.25	41.69	47.21	52.76	35-39
40-44	31.38	38.33	43.67	47.91	54.70	62.24	69.23	40-44
45-49	43.16	53.02	60.37	66.17	75.14	85.80	95.12	45-49
50	50.72	62.44	71.13	77.85	88.09	100.83	111.48	50
51	55.26	68.08	77.58	84.81	95.86	109.87	121.42	51
52	59.91	73.77	84.07	91.90	103.83	119.05	131.42	52
53	63.95	78.95	90.01	98.38	111.05	127.37	140.58	53
54	67.98	84.06	95.89	104.80	118.19	135.66	149.63	54
55	72.04	89.24	101.78	111.27	125.40	143.98	158.72	55
56	76.11	94.46	107.74	117.77	132.52	152.35	167.75	56
57	80.25	99.67	113.76	124.29	139.75	160.76	173.72	57
58	83.84	104.34	119.01	129.42	146.00	167.35	179.13	58
59	87.63	109.19	124.61	134.15	151.04	173.39	184.34	59
60	91.85	114.51	129.21	138.88	154.77	178.48	188.60	60
61	96.56	120.39	133.83	142.81	158.50	182.78	192.87	61
62	101.36	124.80	137.34	146.14	162.18	187.02	197.08	62
63	108.87	136.14	150.94	160.56	178.26	205.52	216.43	63
64	116.63	145.99	164.08	175.02	194.27	224.06	235.73	64
65	125.13	156.82	177.17	189.49	210.34	242.56	255.04	65
66	134.49	168.58	190.42	203.91	226.36	261.01	274.39	66
67	144.56	181.28	203.66	218.38	242.39	279.51	293.69	67
68	154.18	193.54	220.85	239.75	263.60	308.90	319.21	68
69	164.85	206.97	236.29	257.02	283.85	331.09	343.41	69
70	176.72	222.01	253.45	275.71	305.50	355.12	369.86	70
71	190.04	238.88	272.76	296.70	328.44	382.07	398.84	71
72	205.05	257.97	294.58	320.31	354.40	412.44	430.81	72
73	223.84	281.98	322.06	348.49	380.34	446.07	465.95	73
74	244.34	308.14	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.13	13.27	15.58	17.27	21.54	23.02	27.25	18-34
35-39	13.43	17.45	20.44	22.63	27.79	30.01	35.20	35-39
40-44	18.56	24.06	28.07	30.97	37.53	40.96	47.51	40-44
45-49	26.39	34.07	39.57	43.57	52.00	57.27	65.88	45-49
50	29.16	37.55	43.53	47.89	56.88	62.85	71.93	50
51	31.21	40.17	46.58	51.16	60.63	67.19	76.75	51
52	33.39	42.93	49.74	54.65	64.55	71.64	81.69	52
53	35.59	45.81	53.02	58.21	68.44	76.19	86.63	53
54	37.93	48.69	56.37	61.80	72.39	80.84	91.62	54
55	40.25	51.70	59.77	65.50	76.44	85.59	96.54	55
56	42.69	54.77	63.33	69.26	80.46	90.37	99.24	56
57	45.16	57.87	66.82	73.06	83.22	95.23	102.12	57
58	47.34	60.65	69.93	76.35	85.78	98.99	111.43	58
59	49.58	63.47	73.09	79.66	88.51	102.06	115.74	59
60	52.08	66.54	76.41	81.60	90.57	104.43	119.57	60
61	54.76	69.96	78.41	83.44	92.58	106.80	123.55	61
62	57.82	73.48	80.16	85.28	94.64	109.12	127.78	62
63	61.62	78.61	87.56	93.15	103.39	119.22	137.96	63
64	65.90	83.99	94.90	101.01	112.08	129.25	148.44	64
65	70.60	89.83	102.30	108.87	120.82	139.34	159.22	65
66	75.63	96.29	109.69	116.73	129.56	149.42	167.55	66
67	81.10	103.23	117.09	124.59	138.29	159.45	167.52	67
68	85.50	108.70	124.49	134.60	147.48	172.34	178.50	68
69	90.59	115.22	131.90	143.07	157.34	183.98	190.13	69
70	96.91	123.17	140.92	152.87	168.68	197.19	203.75	70
71	104.69	133.04	152.19	165.13	182.07	212.88	219.87	71
72	114.41	145.43	166.29	180.34	197.91	232.00	239.19	72
73	129.16	164.25	187.95	201.18	219.43	257.39	269.54	73
74	145.85	185.52	206.68	219.87	243.50	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	25.65	29.30	32.17	37.19	41.88	47.11	18-34
35-39	26.45	32.30	36.85	40.35	46.59	52.61	58.96	35-39
40-44	34.92	42.77	48.80	53.46	61.25	69.52	77.52	40-44
45-49	48.03	59.15	67.44	73.84	84.12	95.83	106.49	45-49
50	56.05	69.19	78.94	86.31	98.00	111.89	124.02	50
51	60.95	75.30	85.94	93.85	106.45	121.70	134.84	51
52	65.98	81.46	92.98	101.54	115.13	131.67	145.72	52
53	70.39	87.13	99.49	108.65	123.07	140.80	155.80	53
54	74.79	92.72	105.93	115.69	130.92	149.90	165.75	54
55	79.22	98.38	112.37	122.78	138.84	159.02	175.73	55
56	83.65	104.07	118.87	129.88	146.63	168.17	185.61	56
57	88.14	109.72	125.41	136.97	154.51	177.32	191.77	57
58	91.97	114.72	131.03	142.50	161.22	184.43	197.26	58
59	95.99	119.88	137.00	147.63	166.43	190.98	202.54	59
60	100.46	125.52	141.99	152.76	170.30	196.39	206.88	60
61	105.44	131.76	147.02	156.93	174.17	200.85	211.23	61
62	110.54	136.57	150.72	160.38	177.98	205.24	215.51	62
63	118.51	148.51	165.24	175.77	195.15	224.99	236.03	63
64	126.77	159.02	179.21	191.21	212.24	244.79	256.49	64
65	135.79	170.55	193.12	206.66	229.40	264.54	276.96	65
66	145.71	183.03	207.22	222.05	246.50	284.23	297.48	66
67	156.34	196.46	221.31	237.50	263.61	303.98	317.94	67
68	166.39	209.32	239.21	259.81	286.21	334.98	344.94	68
69	177.52	223.36	255.39	277.94	307.85	358.36	370.61	69
70	189.88	239.06	273.33	297.56	330.82	383.61	398.54	70
71	203.73	256.65	293.50	319.56	354.93	411.88	428.99	71
72	219.33	276.55	316.28	344.27	382.20	443.70	462.44	72
73	238.94	301.69	345.10	373.88	408.52	478.57	498.52	73
74	260.31	329.04	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.29	14.80	17.39	19.28	24.11	25.72	30.50	18-34
35-39	15.00	19.50	22.86	25.32	31.17	33.60	39.48	35-39
40-44	20.72	26.88	31.38	34.64	42.08	45.85	53.27	40-44
45-49	29.39	37.97	44.13	48.62	58.17	63.95	73.70	45-49
50	32.43	41.79	48.48	53.37	63.55	70.09	80.36	50
51	34.68	44.67	51.84	56.97	67.69	74.88	85.69	51
52	37.07	47.70	55.31	60.81	72.01	79.77	91.13	52
53	39.46	50.84	58.89	64.70	76.26	84.74	96.53	53
54	42.00	53.96	62.53	68.60	80.56	89.80	101.96	54
55	44.50	57.22	66.21	72.61	84.96	94.95	107.28	55
56	47.13	60.53	70.06	76.67	89.30	100.11	109.91	56
57	49.78	63.86	73.81	80.76	92.11	105.34	112.73	57
58	52.11	66.84	77.14	84.28	94.73	109.31	123.33	58
59	54.49	69.84	80.50	87.79	97.53	112.46	127.95	59
60	57.15	73.10	84.05	89.79	99.66	114.91	132.11	60
61	59.98	76.73	86.16	91.69	101.73	117.36	136.45	61
62	63.22	80.48	87.97	93.59	103.86	119.75	141.09	62
63	67.26	85.92	95.86	101.98	113.19	130.52	151.82	63
64	71.81	91.65	103.68	110.36	122.45	141.21	162.91	64
65	76.80	97.85	111.57	118.74	131.77	151.97	174.36	65
66	82.12	104.71	119.45	127.12	141.09	162.72	182.87	66
67	87.90	112.06	127.34	135.50	150.40	173.41	181.35	67
68	92.54	117.83	135.12	146.18	160.33	187.16	193.13	68
69	97.88	124.70	142.94	155.20	170.95	199.67	205.55	69
70	104.51	133.05	152.43	165.53	183.04	213.70	219.97	70
71	112.65	143.40	164.27	178.44	197.18	230.23	236.88	71
72	122.82	156.40	179.08	194.43	213.77	250.29	257.00	72
73	138.26	176.15	201.87	216.00	235.88	276.36	288.72	73
74	155.72	198.45	221.11	235.22	260.54	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.32	29.65	33.68	37.00	42.12	48.02	53.31	18-34
35-39	30.46	37.27	42.35	46.47	52.67	60.23	66.66	35-39
40-44	38.96	47.87	54.42	59.60	67.26	77.16	85.14	40-44
45-49	51.27	63.20	71.87	78.60	88.33	101.63	111.81	45-49
50	57.86	71.40	81.16	88.69	99.32	114.58	125.72	50
51	62.30	76.90	87.42	95.50	106.85	123.35	135.25	51
52	66.74	82.44	93.71	102.35	114.41	132.17	144.82	52
53	70.61	87.30	99.27	108.39	121.07	139.93	153.26	53
54	74.41	92.09	104.75	114.35	127.63	147.52	161.56	54
55	78.16	96.85	110.19	117.60	130.53	150.53	165.61	55
56	81.90	101.59	112.76	119.95	133.14	153.53	168.43	56
57	85.62	106.32	114.96	122.30	135.75	156.54	171.24	57
58	88.84	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.22	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.89	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.74	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.72	217.50	235.35	250.37	277.92	320.47	349.12	70
71	186.10	233.11	253.47	269.64	299.30	345.14	375.43	71
72	200.09	250.80	271.57	288.91	320.70	369.81	401.75	72
73	217.78	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	18.08	21.05	23.23	28.14	30.69	35.62	18-34
35-39	18.03	23.25	27.01	29.73	35.59	39.13	45.06	35-39
40-44	23.68	30.46	35.29	38.73	45.85	50.82	58.03	40-44
45-49	31.69	40.66	46.97	51.44	60.17	67.27	76.17	45-49
50	33.78	43.28	49.94	54.63	63.56	71.32	80.44	50
51	35.80	45.85	52.88	57.82	67.12	75.44	84.97	51
52	37.88	48.49	55.89	61.08	70.76	79.66	89.57	52
53	40.01	51.19	58.96	64.39	74.38	83.90	94.14	53
54	42.18	53.92	62.07	67.75	78.01	88.20	97.29	54
55	44.38	56.69	65.22	71.15	81.67	92.54	98.70	55
56	46.61	59.49	68.40	74.57	83.61	96.42	100.12	56
57	48.84	62.30	71.58	76.82	85.27	98.33	101.54	57
58	50.74	64.66	72.58	77.21	85.70	98.83	103.11	58
59	52.70	67.12	72.94	77.60	86.13	99.32	104.69	59
60	54.84	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.23	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.26	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.51	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.14	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.16	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.11	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.80	113.71	123.69	131.58	146.06	168.43	183.80	69
70	95.55	120.96	133.64	142.17	157.80	181.97	198.24	70
71	102.71	130.03	143.59	152.76	169.56	195.53	212.68	71
72	111.67	141.37	153.54	163.34	181.31	209.08	227.13	72
73	125.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	141.07	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.45	191.96	210.94	55
56	100.54	125.24	142.81	152.65	169.45	195.40	214.90	56
57	104.84	130.72	146.02	155.34	172.43	198.84	217.62	57
58	108.40	135.27	148.09	157.54	174.87	201.66	219.76	58
59	112.11	140.01	150.16	159.74	177.31	204.46	221.89	59
60	116.15	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.70	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.82	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.45	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.84	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.94	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.50	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.98	237.32	255.41	271.72	301.60	347.81	378.85	69
70	200.64	252.10	274.84	292.39	324.56	374.26	406.73	70
71	213.75	268.72	294.28	313.07	347.50	400.72	434.61	71
72	228.56	287.54	313.71	333.74	370.46	427.19	462.49	72
73	247.54	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.18	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	127.46	55
56	57.80	73.86	84.99	92.72	106.35	120.58	128.37	56
57	60.33	77.04	88.60	96.61	109.80	125.53	129.28	57
58	62.42	79.65	91.54	98.68	109.53	126.31	130.53	58
59	64.57	82.34	92.53	98.44	109.27	126.01	131.77	59
60	66.88	85.25	92.30	98.20	109.00	125.70	133.01	60
61	69.47	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.24	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.50	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.19	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.28	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.77	116.41	124.34	132.28	146.83	169.32	185.53	67
68	100.04	126.38	135.00	143.62	159.42	183.82	200.79	68
69	105.08	133.38	145.65	154.95	171.99	198.33	216.05	69
70	111.25	141.19	156.30	166.28	184.57	212.84	231.31	70
71	118.92	150.94	166.96	177.62	197.15	227.35	246.57	71
72	128.51	163.13	177.62	188.95	209.74	241.86	261.84	72
73	143.39	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.18	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	36.90	45.40	51.78	56.56	64.87	73.55	82.11	18-34
35-39	46.73	57.64	65.73	71.78	81.92	93.22	103.68	35-39
40-44	59.81	74.03	84.42	92.11	104.61	119.47	132.43	40-44
45-49	78.02	96.86	110.50	120.45	136.21	156.02	172.42	45-49
50	85.72	106.60	121.64	132.49	149.42	171.49	189.15	50
51	91.55	113.93	130.00	141.58	159.56	183.22	201.97	51
52	97.39	121.27	138.39	150.70	169.70	194.99	214.81	52
53	102.64	127.89	145.98	158.97	178.88	205.64	226.44	53
54	107.78	134.42	153.44	167.11	187.88	216.12	237.84	54
55	112.81	140.80	160.76	175.09	196.69	226.39	248.96	55
56	117.75	147.08	167.94	182.90	205.30	236.44	259.87	56
57	122.58	153.24	175.00	188.39	209.11	241.14	264.00	57
58	126.46	158.21	178.98	190.40	211.34	243.72	265.53	58
59	130.47	163.35	180.87	192.41	213.57	246.28	267.06	59
60	134.81	168.90	182.75	194.42	215.80	248.85	268.59	60
61	139.69	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.46	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.98	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.56	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.95	211.44	225.86	240.28	266.71	307.56	334.28	65
66	181.12	223.71	238.97	254.22	282.18	325.40	355.16	66
67	192.01	235.99	252.08	268.17	297.67	343.26	376.04	67
68	202.15	254.37	272.83	290.25	322.18	371.52	405.47	68
69	213.21	268.43	293.59	312.33	346.68	399.79	434.91	69
70	225.49	284.05	314.34	334.41	371.20	428.04	464.35	70
71	239.28	301.60	335.10	356.49	395.70	456.30	493.78	71
72	254.85	321.46	355.85	378.57	420.22	484.57	523.22	72
73	275.02	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.90	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.94	28.35	33.01	36.42	44.18	48.14	55.91	18-34
35-39	28.30	36.48	42.40	46.66	55.96	61.44	70.83	35-39
40-44	36.80	47.35	54.87	60.25	71.45	79.11	90.44	40-44
45-49	48.42	62.16	71.86	78.75	92.34	103.04	116.89	45-49
50	51.07	65.49	75.63	82.77	96.55	108.15	122.21	50
51	53.89	69.09	79.75	87.25	101.58	113.94	128.59	51
52	56.75	72.73	83.91	91.77	106.62	119.78	134.96	52
53	59.59	76.35	88.04	96.24	111.50	125.50	141.13	53
54	62.45	79.96	92.17	100.68	116.32	131.20	147.25	54
55	65.30	83.54	96.26	105.10	121.10	136.85	153.27	55
56	68.13	87.13	100.31	109.48	125.76	142.44	156.62	56
57	70.93	90.65	104.31	113.80	130.33	147.93	157.02	57
58	73.20	93.49	107.51	117.24	133.36	152.30	157.94	58
59	75.52	96.39	110.81	119.29	132.41	152.69	158.85	59
60	78.00	99.52	111.31	118.42	131.44	151.58	159.76	60
61	80.77	103.00	110.51	117.56	130.49	150.47	160.67	61
62	83.93	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.10	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.73	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.82	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.33	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.25	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.82	144.75	156.26	166.23	184.52	212.77	232.23	68
69	119.19	151.54	167.61	178.31	197.92	228.24	248.31	69
70	125.75	159.87	178.97	190.39	211.33	243.70	264.38	70
71	133.89	170.25	190.33	202.48	224.75	259.17	280.46	71
72	144.06	183.23	201.69	214.56	238.17	274.64	296.54	72
73	159.94	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.82	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.15	15.27	16.98	19.24	21.05	24.69	26.64	18-34
35-39	15.55	18.21	20.29	22.84	24.92	29.31	31.55	35-39
40-44	19.83	23.40	26.12	29.23	31.83	37.48	40.30	40-44
45-49	27.27	32.44	36.27	40.34	43.85	51.69	55.50	45-49
50	35.09	41.83	46.79	51.85	56.21	66.39	71.15	50
51	39.01	46.55	52.09	57.65	62.46	73.81	79.07	51
52	42.85	51.21	57.31	63.36	68.64	81.13	86.88	52
53	45.65	54.69	61.25	67.60	73.22	86.56	92.69	53
54	48.29	58.03	65.03	71.66	77.63	91.76	98.27	54
55	50.87	61.30	68.75	74.24	81.93	95.03	102.00	55
56	53.44	64.58	71.15	75.69	84.01	96.88	104.46	56
57	56.10	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.72	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.93	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.42	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.18	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.38	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.49	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.05	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.28	8.14	9.48	10.48	12.60	13.81	15.94	18-34
35-39	8.09	10.42	12.10	13.31	15.81	17.48	20.01	35-39
40-44	11.26	14.45	16.70	18.31	21.44	23.95	27.14	40-44
45-49	16.52	21.13	24.31	26.55	30.67	34.60	38.83	45-49
50	18.69	23.84	27.38	29.87	34.30	38.85	43.42	50
51	20.18	25.71	29.52	32.17	36.86	41.83	46.66	51
52	21.73	27.67	31.75	34.58	39.51	44.92	50.01	52
53	23.34	29.69	34.02	37.03	42.16	48.05	53.36	53
54	25.00	31.77	36.38	39.55	44.84	51.27	55.26	54
55	26.73	33.92	38.79	41.53	46.10	53.16	57.07	55
56	28.51	36.13	40.10	42.66	47.35	54.61	58.88	56
57	30.33	38.40	41.16	43.79	48.60	56.06	60.69	57
58	31.93	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.64	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.53	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.48	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.75	83.36	89.03	94.72	105.14	121.25	131.07	69
70	72.04	90.20	97.40	103.62	115.02	132.63	143.40	70
71	78.62	98.42	105.76	112.51	124.88	144.01	155.72	71
72	86.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.48	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.75	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.20	17.64	19.62	22.22	24.30	28.53	30.77	18-34
35-39	17.97	21.03	23.44	26.38	28.80	33.84	36.45	35-39
40-44	22.91	27.03	30.17	33.76	36.77	43.29	46.55	40-44
45-49	31.51	37.48	41.90	46.60	50.65	59.72	64.11	45-49
50	40.62	48.42	54.17	60.01	65.06	76.85	82.35	50
51	45.12	53.85	60.25	66.69	72.26	85.39	91.47	51
52	49.51	59.16	66.21	73.20	79.28	93.71	100.36	52
53	52.56	62.97	70.52	76.34	84.31	97.72	103.88	53
54	55.39	66.55	73.21	77.89	86.46	99.70	106.51	54
55	58.10	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.36	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.25	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.40	192.85	206.00	219.15	243.25	280.51	303.30	71
72	172.01	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.64	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.72	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.41	10.95	12.10	14.55	15.94	18.43	18-34
35-39	9.34	12.04	13.97	15.38	18.25	20.20	23.11	35-39
40-44	13.00	16.69	19.29	21.15	24.76	27.68	31.35	40-44
45-49	19.09	24.39	28.08	30.67	35.44	39.97	44.86	45-49
50	21.63	27.60	31.71	34.58	39.69	44.98	50.25	50
51	23.35	29.75	34.16	37.22	42.65	48.39	53.98	51
52	25.10	31.97	36.68	39.95	45.30	51.90	55.25	52
53	26.87	34.18	39.16	42.02	46.64	53.78	57.19	53
54	28.68	36.43	40.64	43.23	47.98	55.33	59.13	54
55	30.52	38.73	41.76	44.43	49.32	56.87	61.06	55
56	32.40	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.32	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.98	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.94	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.37	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.84	97.46	104.22	110.87	123.06	141.91	153.43	70
71	84.65	105.95	113.17	120.39	133.63	154.10	166.62	71
72	93.14	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.30	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.14	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.24	20.01	22.26	25.20	27.57	32.36	34.90	18-34
35-39	20.39	23.85	26.58	29.93	32.67	38.39	41.35	35-39
40-44	25.99	30.66	34.24	38.30	41.72	49.10	52.80	40-44
45-49	35.73	42.51	47.53	52.85	57.46	67.73	72.72	45-49
50	46.14	55.02	61.54	68.18	73.92	87.31	93.57	50
51	51.25	61.15	68.42	75.72	82.05	96.96	103.86	51
52	56.16	67.11	75.10	80.77	89.65	103.38	110.42	52
53	59.47	71.26	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.69	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.95	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.50	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.50	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.64	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.21	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia - Phase III

Standard Underwriting Class Rates
Below Attained Age 75/ Use Age at Issue for base and offers

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.24	10.67	12.43	13.73	16.51	18.09	20.90	18-34
35-39	10.60	13.66	15.85	17.44	20.71	22.91	26.22	35-39
40-44	14.74	18.94	21.88	23.99	28.09	31.37	35.56	40-44
45-49	21.65	27.68	31.86	34.80	40.20	45.35	50.88	45-49
50	24.58	31.36	36.02	39.27	45.11	51.09	57.10	50
51	26.51	33.78	38.78	42.28	48.42	54.96	59.84	51
52	28.48	36.27	41.43	44.07	48.92	56.41	60.25	52
53	30.40	38.67	42.66	45.38	50.37	58.08	62.37	53
54	32.35	41.08	43.88	46.68	51.81	59.75	64.48	54
55	34.32	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.32	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.36	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.94	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.58	104.64	112.55	119.74	132.91	153.27	167.33	70
71	90.60	113.41	122.22	130.02	144.32	166.42	181.71	71
72	99.36	123.46	131.89	140.30	155.74	179.59	196.09	72
73	113.04	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.42	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care,,[6200 Bridge Point Parkway, Suite 400], [Austin, Texas] [78730-5006]

Policy Endorsement

Insured: [ ]
Issue Age: [ ]
Policy Number: [ ]
Policy Effective Date: [ ]

Endorsement Effective Date: [ ]

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[❑ Your Waiting Period/Waiver of Premium Enhancement Rider has been deleted and you will return to the Waiting Period and Waiver of Premium structure described in Your Policy.]

[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

[ ]
President

[ ]
Secretary

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care,,[6200 Bridge Point Parkway, Suite 400], [Austin, Texas] [78730-5006]

Policy Endorsement

Insured:	[ ]		
Issue Age:	[ ]		
Policy Number:	[ ]	**Endorsement**	
Policy Effective Date:	[ ]	**Effective Date:**	[ ]

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[❑ Your Waiting Period/Waiver of Premium Enhancement Rider
has been deleted and you will return to the Waiting Period
and Waiver of Premium structure described in Your Policy.

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

[ ]
President

[ ]
Secretary

Statement of Variability
Form ALTC-5070 (VA) (0115) & ALTC-5019 (VA) (0115)

Variable Field	Variables
Optional Riders [❑ The following optional Rider(s) has been deleted from Your coverage: [_____] [_____] [_____] [_____] [_____]]]	Individual may choose to remove the following optional coverage that reduce policy premium. Couple Additional Benefit Rider; Shared Care Rider; Optional Nonforfeiture Benefit Rider; Return of Premium Upon Death Benefit Rider; The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Inflation Protection Riders [❑ Your Inflation Protection has been decreased to: [_____]]	Individual may choose to remove the change inflation protection to reduce policy premium. 3%, or 4% Compound Increase for Life Rider; 3%, 4%, 5% or 6% Simple Increase for Life Rider; CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Rider; CPI-U, CPI-U+1% or CPI-U+2% Automatic Benefit Increase for Life Rider; Automatically Elect to Accept CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Endorsement The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Nursing Home Maximum Daily Benefit [❑ Your Nursing Home Maximum Daily Benefit has been decreased to: [_____]]	Individual may choose to reduce the Nursing Home Maximum Daily Benefit in order to reduce policy premium in $10 increments between $50 to $390. The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Home and Community Based Care Maximum Daily Benefit [❑ Your Home and Community Based Care Maximum Daily Benefit	Individual may choose to reduce the Home and Community Based Care Maximum Daily Benefit to 90%, 80%, 70%, 60%, or 50% of the Nursing

Variable Field	Variables
has been decreased to:[_____]]	Home Maximum Daily Benefit or to completely eliminate the Home and Community Based Care Benefit. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Benefit Period [❑ Your Benefit Period has been decreased to:[_____]]	Individual may choose to reduce the benefit period to 2,3,4, 5, 7 or 10 years. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period [❑ Your Waiting Period has been increased to:[_____]]	Individual may choose to increase the waiting period to 90, 180 or 365 days The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 2, 2015

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 17.73% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 35% rate increase for policyholders with an issue age under 50, a 20.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an issue age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will not apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 10% and the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 5.1% and the third rate increase will be 5.0%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,047
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,645	$5,343,066	137	$537,809	3,782	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,644	$5,341,708	136	$536,248	3,780	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
March 2, 2015

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

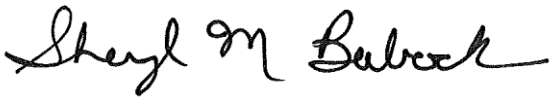
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 2, 2015

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
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365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 3% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
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365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

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future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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future options based on attained age

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

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future options based on attained age

With Annual CPI-U Benefit Increase Offers Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
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Preferred	0.90
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 1% Benefit Increase Offers Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 1% Benefit Increase Offers Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Standard Underwriting Class Rates

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 2% Benefit Increase Offers Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Originally Approved Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.40	9.75	10.85	12.29	13.44	15.78	17.01	18-34
35-39	9.94	11.63	12.95	14.59	15.91	18.71	20.15	35-39
40-44	12.66	14.94	16.69	18.66	20.33	23.93	25.73	40-44
45-49	17.41	20.71	23.16	25.76	28.00	33.01	35.44	45-49
50	23.07	27.50	30.74	34.07	36.94	43.63	46.75	50
51	25.69	30.65	34.29	37.96	41.13	48.61	52.06	51
52	28.33	33.85	37.88	41.88	45.36	53.63	57.42	52
53	30.43	36.46	40.84	45.07	48.83	57.71	61.80	53
54	32.52	39.06	43.78	48.25	52.27	61.77	66.16	54
55	34.63	41.72	46.80	51.48	55.78	65.92	70.60	55
56	36.81	44.47	49.92	54.83	59.39	70.20	75.18	56
57	39.10	47.36	53.20	58.36	63.20	74.71	79.99	57
58	41.39	50.25	56.46	61.87	66.99	79.20	84.79	58
59	43.92	53.42	60.05	65.75	71.14	84.15	90.05	59
60	46.77	56.99	64.06	69.48	75.79	88.93	95.94	60
61	49.99	61.03	67.88	72.21	80.15	92.43	101.07	61
62	53.69	65.65	70.44	74.94	83.18	95.92	104.93	62
63	58.15	71.20	79.44	84.51	93.81	108.17	118.43	63
64	63.19	77.47	87.15	94.07	102.46	120.41	129.69	64
65	68.84	84.49	95.06	103.60	111.58	132.43	141.24	65
66	75.13	92.32	103.88	113.09	121.71	144.53	154.06	66
67	82.09	100.99	113.65	122.78	132.91	157.16	168.23	67
68	89.25	109.86	123.67	134.17	144.28	171.44	182.63	68
69	97.27	119.82	134.93	146.07	157.03	186.63	198.78	69
70	106.31	131.06	147.64	159.53	171.45	203.82	217.03	70
71	116.53	143.78	162.03	174.80	187.83	223.32	237.76	71
72	128.08	158.19	178.34	192.16	206.43	245.47	261.31	72
73	142.16	175.79	198.25	213.57	229.47	272.84	290.48	73
74	157.64	195.16	220.17	236.92	254.83	302.98	322.57	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.01	5.20	6.05	6.69	8.05	8.81	10.19	18-34
35-39	5.16	6.66	7.73	8.50	10.09	11.16	12.78	35-39
40-44	7.19	9.23	10.66	11.69	13.69	15.29	17.33	40-44
45-49	10.55	13.49	15.53	16.96	19.59	22.10	24.80	45-49
50	12.28	15.67	18.00	19.64	22.55	25.54	28.54	50
51	13.28	16.93	19.44	21.19	24.27	27.54	30.72	51
52	14.36	18.29	20.98	22.86	26.12	29.70	33.06	52
53	15.56	19.80	22.69	24.69	28.12	32.04	35.59	53
54	16.85	21.41	24.50	26.65	30.23	34.54	38.26	54
55	18.21	23.10	26.43	28.71	32.44	37.18	41.06	55
56	19.64	24.88	28.44	30.87	34.75	39.94	43.98	56
57	21.14	26.76	30.55	33.13	37.15	42.82	47.03	57
58	22.51	28.46	32.47	35.17	39.32	45.42	49.77	58
59	23.99	30.31	34.54	37.38	41.63	48.23	52.70	59
60	25.62	32.33	36.82	39.81	44.19	51.31	55.94	60
61	27.46	34.61	39.38	42.19	46.83	54.00	59.05	61
62	29.53	37.20	41.11	43.73	48.54	55.97	61.23	62
63	32.03	40.31	45.78	49.00	54.24	62.72	68.66	63
64	34.84	43.78	49.68	53.54	58.65	68.76	74.25	64
65	37.95	47.66	54.03	58.19	63.57	74.68	80.47	65
66	41.38	51.93	58.83	63.33	69.00	81.20	87.34	66
67	45.14	56.62	64.10	68.96	74.98	88.37	94.90	67
68	48.20	60.43	68.37	73.50	79.76	94.15	100.97	68
69	51.89	65.00	73.50	78.99	85.58	101.14	108.32	69
70	56.46	70.69	79.90	85.84	92.85	109.86	117.54	70
71	62.19	77.85	87.97	94.47	102.08	120.88	129.21	71
72	69.35	86.81	98.08	105.32	113.67	134.70	143.89	72
73	80.18	100.39	113.42	121.79	131.47	155.78	166.41	73
74	92.48	115.84	130.89	140.56	151.71	179.79	192.04	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 3% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.50	24.92	28.28	31.12	35.35	40.36	44.74	18-34
35-39	25.60	31.24	35.46	38.96	44.07	50.47	55.79	35-39
40-44	32.73	40.12	45.58	49.96	56.29	64.66	71.25	40-44
45-49	43.17	53.12	60.35	66.06	74.10	85.38	93.80	45-49
50	50.83	62.58	71.06	77.72	86.87	100.35	109.95	50
51	54.85	67.55	76.71	83.87	93.65	108.27	118.54	51
52	58.87	72.55	82.39	90.06	100.46	116.23	127.16	52
53	62.35	76.92	87.38	95.48	106.43	123.19	134.72	53
54	65.77	81.23	92.30	100.83	112.31	130.06	142.17	54
55	69.15	85.52	97.20	106.13	118.14	136.88	149.54	55
56	72.53	89.80	102.08	111.43	123.93	143.68	156.87	56
57	75.92	94.11	107.00	116.73	129.73	150.49	164.22	57
58	78.89	97.88	111.29	121.36	134.75	156.41	170.57	58
59	82.03	101.88	115.84	126.25	140.03	162.64	176.73	59
60	85.49	106.27	120.81	129.45	143.69	165.69	179.47	60
61	89.40	111.21	123.92	131.83	146.33	168.75	182.22	61
62	93.89	116.88	126.16	134.22	148.97	171.79	184.96	62
63	99.71	124.22	137.14	145.89	161.94	186.73	202.00	63
64	106.25	132.43	148.10	157.55	174.89	201.67	219.04	64
65	113.47	141.52	159.07	169.23	187.84	216.61	236.08	65
66	121.38	151.48	170.04	180.89	200.79	231.55	253.13	66
67	129.98	162.29	181.01	192.57	213.75	246.49	270.17	67
68	138.34	172.78	196.38	211.83	234.22	271.15	296.48	68
69	147.57	184.39	209.59	227.47	249.67	292.27	316.04	69
70	157.89	197.38	224.39	243.39	266.97	312.67	337.95	70
71	169.52	212.04	241.07	261.36	286.51	335.69	362.66	71
72	182.66	228.62	259.98	281.73	308.61	361.78	390.65	72
73	199.20	249.55	283.85	303.63	336.81	388.65	419.52	73
74	217.26	272.43	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 3% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.67	15.09	17.57	19.39	23.49	25.61	29.73	18-34
35-39	15.05	19.40	22.54	24.80	29.69	32.65	37.59	35-39
40-44	19.81	25.49	29.52	32.41	38.34	42.52	48.54	40-44
45-49	26.66	34.20	39.50	43.25	50.55	56.55	64.00	45-49
50	29.50	37.79	43.60	47.68	55.43	62.23	70.16	50
51	31.30	40.08	46.21	50.52	58.61	65.90	74.18	51
52	33.17	42.45	48.91	53.44	61.85	69.68	78.30	52
53	35.08	44.87	51.67	56.42	65.11	73.50	82.42	53
54	37.06	47.35	54.49	59.46	68.40	77.39	86.59	54
55	39.05	49.87	57.35	62.54	71.72	81.33	90.79	55
56	41.09	52.43	60.25	65.66	75.05	85.31	95.00	56
57	43.14	55.01	63.17	68.81	78.38	89.31	99.22	57
58	44.90	57.18	65.63	71.43	81.15	92.66	102.72	58
59	46.72	59.47	68.21	74.19	84.02	96.14	104.69	59
60	48.71	61.95	71.00	77.18	86.55	99.81	106.26	60
61	50.93	64.73	73.67	78.37	86.99	100.31	107.83	61
62	53.45	67.88	74.03	78.75	87.42	100.80	109.40	62
63	56.65	71.90	79.98	85.09	94.45	108.91	118.50	63
64	60.23	76.38	85.93	91.42	101.48	117.01	127.60	64
65	64.16	81.34	91.88	97.75	108.50	125.12	136.70	65
66	68.46	86.74	97.84	104.08	115.54	133.23	145.80	66
67	73.12	92.60	103.79	110.41	122.55	141.33	154.90	67
68	76.81	97.21	110.86	119.95	132.67	154.44	167.94	68
69	81.18	102.69	117.06	126.61	139.81	162.94	176.97	69
70	86.56	109.46	124.72	134.86	148.69	173.49	188.21	70
71	93.25	117.93	134.35	145.23	159.91	186.76	202.41	71
72	101.63	128.53	146.40	158.24	174.03	203.42	220.29	72
73	114.52	144.87	165.04	177.86	196.20	227.67	245.77	73
74	129.10	163.37	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.54	29.98	34.09	37.40	42.65	48.55	53.99	18-34
35-39	30.81	37.77	42.97	47.09	53.46	61.06	67.67	35-39
40-44	39.42	48.51	55.21	60.40	68.27	78.23	86.43	40-44
45-49	51.76	63.93	72.75	79.49	89.47	102.83	113.25	45-49
50	60.08	74.27	84.51	92.27	103.51	119.26	131.02	50
51	64.57	79.84	90.85	99.18	111.16	128.16	140.71	51
52	69.05	85.45	97.23	106.12	118.83	137.09	150.41	52
53	72.99	90.40	102.90	112.28	125.64	145.02	159.03	53
54	76.85	95.29	108.48	118.35	132.33	152.83	167.50	54
55	80.66	100.12	114.00	124.34	138.92	160.54	175.85	55
56	84.44	104.91	119.47	130.29	145.44	168.17	184.10	56
57	88.20	109.69	124.94	136.20	151.91	175.76	192.29	57
58	91.39	113.76	129.57	141.19	157.33	182.15	199.16	58
59	94.74	118.03	134.43	146.43	162.99	188.85	206.32	59
60	98.40	122.69	139.73	152.02	169.17	196.02	214.14	60
61	102.54	127.94	145.55	158.00	175.93	203.68	222.62	61
62	107.29	133.96	151.88	164.82	183.34	212.41	228.31	62
63	113.57	141.89	161.43	175.13	194.58	225.60	246.24	63
64	120.60	150.75	171.65	186.42	206.52	240.08	261.43	64
65	128.35	160.53	182.78	198.67	219.61	255.75	278.00	65
66	136.81	171.20	194.92	211.82	233.91	272.60	296.08	66
67	145.95	182.72	208.04	225.87	249.36	290.66	315.64	67
68	154.71	193.76	220.61	239.62	264.20	308.25	334.43	68
69	164.34	205.91	234.48	254.61	280.56	327.48	355.13	69
70	175.09	219.50	249.96	271.35	298.82	348.96	378.25	70
71	187.19	234.78	267.42	290.21	319.39	373.15	404.30	71
72	200.85	252.09	287.19	311.58	342.67	400.56	433.77	72
73	218.22	274.14	312.38	338.91	372.59	435.65	471.65	73
74	237.14	298.19	339.87	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.23	18.39	21.41	23.63	28.63	31.21	36.24	18-34
35-39	18.34	23.65	27.47	30.24	36.23	39.81	45.85	35-39
40-44	24.03	30.91	35.81	39.31	46.56	51.60	58.94	40-44
45-49	32.03	41.10	47.49	52.01	60.88	68.03	77.06	45-49
50	35.24	45.17	52.14	57.03	66.39	74.47	84.03	50
51	37.31	47.80	55.14	60.29	70.05	78.69	88.67	51
52	39.43	50.49	58.22	63.64	73.77	83.01	93.38	52
53	41.59	53.23	61.33	67.00	77.45	87.31	98.03	53
54	43.79	56.00	64.48	70.40	81.12	91.68	102.69	54
55	46.01	58.79	67.66	73.82	84.82	96.05	107.36	55
56	48.25	61.60	70.86	77.26	88.49	100.44	112.00	56
57	50.48	64.42	74.03	80.70	92.13	104.80	116.61	57
58	52.36	66.76	76.68	83.52	95.09	108.40	120.37	58
59	54.30	69.19	79.43	86.46	98.16	112.12	124.25	59
60	56.40	71.82	82.40	89.63	101.48	116.14	128.45	60
61	58.75	74.77	85.71	93.13	105.14	120.50	133.04	61
62	61.42	78.11	89.26	96.86	108.47	125.08	135.49	62
63	64.86	82.43	94.38	102.42	115.02	132.34	145.49	63
64	68.69	87.24	99.84	108.35	121.29	139.96	153.53	64
65	72.90	92.56	105.85	114.82	128.21	148.22	162.29	65
66	77.49	98.34	112.41	121.87	135.78	157.22	171.88	66
67	82.45	104.59	119.50	129.51	143.99	166.98	182.26	67
68	86.34	109.48	125.02	135.44	150.31	174.53	190.27	68
69	90.94	115.26	131.58	142.48	157.88	183.54	199.86	69
70	96.58	122.39	139.66	151.21	167.30	194.70	211.77	70
71	103.61	131.29	149.81	162.15	179.19	208.72	226.82	71
72	112.40	142.43	162.50	175.87	194.15	226.32	245.75	72
73	125.97	159.70	182.25	197.25	217.77	253.84	275.66	73
74	141.30	179.22	204.58	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.66	174.09	201.02	220.37	57
58	103.89	129.64	147.85	161.02	179.92	207.89	227.75	58
59	107.45	134.18	153.03	166.60	185.96	215.03	235.39	59
60	111.31	139.12	158.65	172.65	192.52	222.79	243.69	60
61	115.68	144.67	164.97	179.45	199.88	231.49	253.01	61
62	120.69	151.05	172.24	187.29	208.38	241.53	263.76	62
63	127.43	159.56	181.93	197.78	219.77	254.96	278.19	63
64	134.95	169.07	192.77	209.51	232.54	270.00	294.36	64
65	143.23	179.54	204.71	222.44	246.62	286.59	312.19	65
66	152.23	190.92	217.68	236.51	261.96	304.62	331.59	66
67	161.91	203.15	231.64	251.64	278.47	324.04	352.49	67
68	171.07	214.73	244.85	265.98	294.18	342.46	372.38	68
69	181.11	227.44	259.37	281.74	311.44	362.69	394.22	69
70	192.29	241.61	275.55	299.31	330.66	385.24	418.56	70
71	204.85	257.54	293.77	319.07	352.29	410.61	445.93	71
72	219.05	275.57	314.40	341.44	376.73	439.33	476.88	72
73	237.23	298.73	340.91	370.25	408.37	476.35	516.94	73
74	257.02	323.95	369.79	401.60	442.70	516.59	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	129.02	56
57	57.81	73.84	84.91	92.59	105.87	120.30	134.01	57
58	59.82	76.33	87.73	95.61	109.03	124.15	138.02	58
59	61.88	78.91	90.65	98.73	112.29	128.09	142.14	59
60	64.10	81.70	93.79	102.09	115.80	132.35	146.58	60
61	66.57	84.81	97.29	105.86	119.72	137.13	151.54	61
62	69.39	88.34	101.30	110.14	124.23	142.56	157.25	62
63	73.07	92.97	106.54	115.77	130.22	149.75	164.85	63
64	77.15	98.11	112.38	122.05	136.95	157.77	173.35	64
65	81.64	103.79	118.81	128.98	144.37	166.61	182.74	65
66	86.52	109.94	125.80	136.51	152.48	176.23	193.01	66
67	91.78	116.58	133.35	144.65	161.24	186.63	204.11	67
68	95.88	121.74	139.19	150.92	167.95	194.63	212.60	68
69	100.70	127.83	146.10	158.35	175.96	204.14	222.74	69
70	106.62	135.31	154.60	167.55	185.91	215.92	235.33	70
71	113.97	144.66	165.27	179.07	198.47	230.68	251.22	71
72	123.16	156.34	178.61	193.52	214.27	249.23	271.22	72
73	137.42	174.53	199.46	216.12	239.35	278.36	302.98	73
74	153.51	195.07	223.01	241.68	267.65	311.26	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.26	12.09	13.56	15.20	16.94	19.62	21.45	18-34
35-39	12.37	14.68	16.48	18.39	20.45	23.71	25.89	35-39
40-44	15.94	19.05	21.44	23.80	26.39	30.67	33.41	40-44
45-49	21.92	26.39	29.71	32.86	36.31	42.30	45.97	45-49
50	28.18	33.97	38.22	42.17	46.44	54.23	58.77	50
51	31.15	37.57	42.30	46.63	51.28	59.95	64.92	51
52	34.14	41.22	46.42	51.12	56.19	65.73	71.13	52
53	36.60	44.30	49.92	54.91	60.35	70.58	76.38	53
54	39.05	47.36	53.40	58.69	64.47	75.42	81.61	54
55	41.51	50.48	56.95	62.51	68.66	80.33	86.90	55
56	44.04	53.68	60.59	66.43	72.91	85.36	92.30	56
57	46.66	56.99	64.36	70.51	77.35	90.58	97.90	57
58	49.18	60.19	67.98	74.40	81.57	95.57	102.92	58
59	51.93	63.66	71.93	78.66	86.15	101.01	108.25	59
60	55.02	67.54	76.31	82.79	91.25	106.30	114.22	60
61	58.50	71.93	80.52	85.95	95.82	110.36	119.43	61
62	62.48	76.93	83.54	89.17	98.98	114.14	123.36	62
63	67.39	83.06	93.21	99.46	110.70	127.64	138.03	63
64	72.90	89.96	101.65	109.83	120.43	140.96	150.45	64
65	79.06	97.65	110.35	120.21	130.64	154.08	163.16	65
66	85.88	106.17	119.98	130.60	141.85	167.35	177.15	66
67	93.38	115.54	130.57	141.21	154.13	181.18	192.48	67
68	100.96	124.98	141.27	153.39	166.53	196.50	208.36	68
69	109.41	135.53	153.23	166.12	180.25	212.77	225.98	69
70	118.92	147.40	166.69	180.47	195.71	231.12	245.71	70
71	129.65	160.81	181.91	196.70	213.22	251.89	267.91	71
72	141.77	176.00	199.14	215.12	233.08	275.43	292.94	72
73	156.63	194.68	220.33	237.97	257.65	304.69	323.05	73
74	172.95	215.19	243.62	262.32	283.02	335.49	356.08	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.09	6.61	7.73	8.55	10.43	11.31	13.20	18-34
35-39	6.61	8.56	9.97	10.99	13.22	14.49	16.74	35-39
40-44	9.19	11.84	13.72	15.09	17.90	19.82	22.67	40-44
45-49	13.33	17.10	19.76	21.64	25.30	28.29	32.04	45-49
50	15.41	19.73	22.74	24.89	28.94	32.48	36.62	50
51	16.61	21.25	24.48	26.76	31.04	34.91	39.28	51
52	17.88	22.86	26.32	28.76	33.27	37.49	42.11	52
53	19.27	24.62	28.32	30.91	35.61	40.24	45.07	53
54	20.75	26.46	30.40	33.16	38.06	43.13	48.17	54
55	22.28	28.39	32.60	35.52	40.60	46.15	51.38	55
56	23.90	30.40	34.89	37.97	43.22	49.27	54.65	56
57	25.57	32.50	37.25	40.51	45.92	52.51	57.64	57
58	27.08	34.39	39.38	42.77	48.27	55.40	61.18	58
59	28.70	36.41	41.64	45.21	50.65	58.50	64.41	59
60	30.48	38.61	44.14	47.87	53.28	61.79	67.96	60
61	32.47	41.10	46.93	50.44	55.98	64.56	71.41	61
62	34.71	43.91	48.91	52.04	57.76	66.60	73.98	62
63	37.44	47.32	53.94	57.83	64.04	74.02	81.94	63
64	40.50	51.12	58.22	62.89	69.02	80.72	88.12	64
65	43.89	55.35	62.97	68.03	74.52	87.31	94.98	65
66	47.60	60.00	68.21	73.64	80.53	94.50	102.53	66
67	51.65	65.08	73.94	79.78	87.09	102.33	108.73	67
68	54.94	69.18	78.56	84.70	92.61	108.76	115.60	68
69	58.88	74.08	84.08	90.62	99.07	116.31	123.74	69
70	63.75	80.16	90.93	97.97	106.93	125.69	133.76	70
71	69.82	87.78	99.55	107.22	116.87	137.51	146.22	71
72	77.41	97.32	110.34	118.82	129.34	152.31	161.70	72
73	88.90	111.80	126.76	136.50	147.92	174.75	185.59	73
74	101.94	128.24	145.32	155.91	168.75	199.44	212.61	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.12	14.43	16.27	18.11	20.44	23.46	25.89	18-34
35-39	14.80	17.73	20.01	22.19	24.99	28.71	31.63	35-39
40-44	19.22	23.16	26.19	28.94	32.45	37.41	41.09	40-44
45-49	26.43	32.07	36.26	39.96	44.62	51.59	56.50	45-49
50	33.29	40.44	45.70	50.27	55.94	64.83	70.79	50
51	36.61	44.49	50.31	55.30	61.43	71.29	77.78	51
52	39.95	48.59	54.96	60.36	67.02	77.83	84.84	52
53	42.77	52.14	59.00	64.75	71.87	83.45	90.96	53
54	45.58	55.66	63.02	69.13	76.67	89.07	97.06	54
55	48.39	59.24	67.10	73.54	81.54	94.74	103.20	55
56	51.27	62.89	71.26	78.03	86.43	100.52	109.42	56
57	54.22	66.62	75.52	82.66	91.50	106.45	115.81	57
58	56.97	70.13	79.50	86.93	96.15	111.94	121.05	58
59	59.94	73.90	83.81	91.57	101.16	117.87	126.45	59
60	63.27	78.09	88.56	96.10	106.71	123.67	132.50	60
61	67.01	82.83	93.16	99.69	111.49	128.29	137.79	61
62	71.27	88.21	96.64	103.40	114.78	132.36	141.79	62
63	76.63	94.92	106.98	114.41	127.59	147.11	157.63	63
64	82.61	102.45	116.15	125.59	138.40	161.51	171.21	64
65	89.28	110.81	125.64	136.82	149.70	175.73	185.08	65
66	96.63	120.02	136.08	148.11	161.99	190.17	200.24	66
67	104.67	130.09	147.49	159.64	175.35	205.20	216.73	67
68	112.67	140.10	158.87	172.61	188.78	221.56	234.09	68
69	121.55	151.24	171.53	186.17	203.47	238.91	253.18	69
70	131.53	163.74	185.74	201.41	219.97	258.42	274.39	70
71	142.77	177.84	201.79	218.60	238.61	280.46	298.06	71
72	155.46	193.81	219.94	238.08	259.73	305.39	324.57	72
73	171.10	213.57	242.41	262.37	285.83	336.54	355.62	73
74	188.26	235.22	267.07	287.72	311.21	368.00	389.59	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.17	8.02	9.41	10.41	12.81	13.81	16.21	18-34
35-39	8.06	10.46	12.21	13.48	16.35	17.82	20.70	35-39
40-44	11.19	14.45	16.78	18.49	22.11	24.35	28.01	40-44
45-49	16.11	20.71	23.99	26.32	31.01	34.48	39.28	45-49
50	18.54	23.79	27.48	30.14	35.33	39.42	44.70	50
51	19.94	25.57	29.52	32.33	37.81	42.28	47.84	51
52	21.40	27.43	31.66	34.66	40.42	45.28	51.16	52
53	22.98	29.44	33.95	37.13	43.10	48.44	54.55	53
54	24.65	31.51	36.30	39.67	45.89	51.72	58.08	54
55	26.35	33.68	38.77	42.33	48.76	55.12	61.70	55
56	28.16	35.92	41.34	45.07	51.69	58.60	65.32	56
57	30.00	38.24	43.95	47.89	54.69	62.20	68.25	57
58	31.65	40.32	46.29	50.37	57.22	65.38	72.59	58
59	33.41	42.51	48.74	53.04	59.67	68.77	76.12	59
60	35.34	44.89	51.46	55.93	62.37	72.27	79.98	60
61	37.48	47.59	54.48	58.69	65.13	75.12	83.77	61
62	39.89	50.62	56.71	60.35	66.98	77.23	86.73	62
63	42.85	54.33	62.10	66.66	73.84	85.32	95.22	63
64	46.16	58.46	66.76	72.24	79.39	92.68	101.99	64
65	49.83	63.04	71.91	77.87	85.47	99.94	109.49	65
66	53.82	68.07	77.59	83.95	92.06	107.80	117.72	66
67	58.16	73.54	83.78	90.60	99.20	116.29	122.56	67
68	61.68	77.93	88.75	95.90	105.46	123.37	130.23	68
69	65.87	83.16	94.66	102.25	112.56	131.48	139.16	69
70	71.04	89.63	101.96	110.10	121.01	141.52	149.98	70
71	77.45	97.71	111.13	119.97	131.66	154.14	163.23	71
72	85.47	107.83	122.60	132.32	145.01	169.92	179.51	72
73	97.62	123.21	140.10	151.21	164.37	193.72	204.77	73
74	111.40	140.64	159.75	171.26	185.79	219.09	233.18	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	16.77	18.98	21.02	23.94	27.30	30.33	18-34
35-39	17.23	20.78	23.54	25.99	29.53	33.71	37.37	35-39
40-44	22.50	27.27	30.94	34.08	38.51	44.15	48.77	40-44
45-49	30.94	37.75	42.81	47.06	52.93	60.88	67.03	45-49
50	38.40	46.91	53.18	58.37	65.44	75.43	82.81	50
51	42.07	51.41	58.32	63.97	71.58	82.63	90.64	51
52	45.76	55.96	63.50	69.60	77.85	89.93	98.55	52
53	48.94	59.98	68.08	74.59	83.39	96.32	105.54	53
54	52.11	63.96	72.64	79.57	88.87	102.72	112.51	54
55	55.27	68.00	77.25	84.57	94.42	109.15	119.50	55
56	58.50	72.10	81.93	89.63	99.95	115.68	126.54	56
57	61.78	76.25	86.68	94.81	105.65	122.32	133.72	57
58	64.76	80.07	91.02	99.46	110.73	128.31	139.18	58
59	67.95	84.14	95.69	104.48	116.17	134.73	144.65	59
60	71.52	88.64	100.81	109.41	122.17	141.04	150.78	60
61	75.52	93.73	105.80	113.43	127.16	146.22	156.15	61
62	80.06	99.49	109.74	117.63	130.58	150.58	160.22	62
63	85.87	106.78	120.75	129.36	144.48	166.58	177.23	63
64	92.32	114.94	130.65	141.35	156.37	182.06	191.97	64
65	99.50	123.97	140.93	153.43	168.76	197.38	207.00	65
66	107.38	133.87	152.18	165.62	182.13	212.99	223.33	66
67	115.96	144.64	164.41	178.07	196.57	229.22	240.98	67
68	124.38	155.22	176.47	191.83	211.03	246.62	259.82	68
69	133.69	166.95	189.83	206.22	226.69	265.05	280.38	69
70	144.14	180.08	204.79	222.35	244.23	285.72	303.07	70
71	155.89	194.87	221.67	240.50	264.00	309.03	328.21	71
72	169.15	211.62	240.74	261.04	286.38	335.35	356.20	72
73	185.57	232.46	264.49	286.77	314.01	368.39	388.19	73
74	203.57	255.25	290.52	313.12	339.40	400.51	423.10	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.43	11.09	12.27	15.19	16.31	19.22	18-34
35-39	9.51	12.36	14.45	15.97	19.48	21.15	24.66	35-39
40-44	13.19	17.06	19.84	21.89	26.32	28.88	33.35	40-44
45-49	18.89	24.32	28.22	31.00	36.72	40.67	46.52	45-49
50	21.67	27.85	32.22	35.39	41.72	46.36	52.78	50
51	23.27	29.89	34.56	37.90	44.58	49.65	56.40	51
52	24.92	32.00	37.00	40.56	47.57	53.07	60.21	52
53	26.69	34.26	39.58	43.35	50.59	56.64	64.03	53
54	28.55	36.56	42.20	46.18	53.72	60.31	67.99	54
55	30.42	38.97	44.94	49.14	56.92	64.09	72.02	55
56	32.42	41.44	47.79	52.17	60.16	67.93	75.99	56
57	34.43	43.98	50.65	55.27	63.46	71.89	78.86	57
58	36.22	46.25	53.20	57.97	66.17	75.36	84.00	58
59	38.12	48.61	55.84	60.87	68.69	79.04	87.83	59
60	40.20	51.17	58.78	63.99	71.46	82.75	92.00	60
61	42.49	54.08	62.03	66.94	74.28	85.68	96.13	61
62	45.07	57.33	64.51	68.66	76.20	87.86	99.48	62
63	48.26	61.34	70.26	75.49	83.64	96.62	108.50	63
64	51.82	65.80	75.30	81.59	89.76	104.64	115.86	64
65	55.77	70.73	80.85	87.71	96.42	112.57	124.00	65
66	60.04	76.14	86.97	94.26	103.59	121.10	132.91	66
67	64.67	82.00	93.62	101.42	111.31	130.25	136.39	67
68	68.42	86.68	98.94	107.10	118.31	137.98	144.86	68
69	72.86	92.24	105.24	113.88	126.05	146.65	154.58	69
70	78.33	99.10	112.99	122.23	135.09	157.35	166.20	70
71	85.08	107.64	122.71	132.72	146.45	170.77	180.24	71
72	93.53	118.34	134.86	145.82	160.68	187.53	197.32	72
73	106.34	134.62	153.44	165.92	180.82	212.69	223.95	73
74	120.86	153.04	174.18	186.61	202.83	238.74	253.75	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.84	19.11	21.69	23.93	27.44	31.14	34.77	18-34
35-39	19.66	23.83	27.07	29.79	34.07	38.71	43.11	35-39
40-44	25.78	31.38	35.69	39.22	44.57	50.89	56.45	40-44
45-49	35.45	43.43	49.36	54.16	61.24	70.17	77.56	45-49
50	43.51	53.38	60.66	66.47	74.94	86.03	94.83	50
51	47.53	58.33	66.33	72.64	81.73	93.97	103.50	51
52	51.57	63.33	72.04	78.84	88.68	102.03	112.26	52
53	55.11	67.82	77.16	84.43	94.91	109.19	120.12	53
54	58.64	72.26	82.26	90.01	101.07	116.37	127.96	54
55	62.15	76.76	87.40	95.60	107.30	123.56	135.80	55
56	65.73	81.31	92.60	101.23	113.47	130.84	143.66	56
57	69.34	85.88	97.84	106.96	119.80	138.19	151.63	57
58	72.55	90.01	102.54	111.99	125.31	144.68	157.31	58
59	75.96	94.38	107.57	117.39	131.18	151.59	162.85	59
60	79.77	99.19	113.06	122.72	137.63	158.41	169.06	60
61	84.03	104.63	118.44	127.17	142.83	164.15	174.51	61
62	88.85	110.77	122.84	131.86	146.38	168.80	178.65	62
63	95.11	118.64	134.52	144.31	161.37	186.05	196.83	63
64	102.03	127.43	145.15	157.11	174.34	202.61	212.73	64
65	109.72	137.13	156.22	170.04	187.82	219.03	228.92	65
66	118.13	147.72	168.28	183.13	202.27	235.81	246.42	66
67	127.25	159.19	181.33	196.50	217.79	253.24	265.23	67
68	136.09	170.34	194.07	211.05	233.28	271.68	285.55	68
69	145.83	182.66	208.13	226.27	249.91	291.19	307.58	69
70	156.75	196.42	223.84	243.29	268.49	313.02	331.75	70
71	169.01	211.90	241.55	262.40	289.39	337.60	358.36	71
72	182.84	229.43	261.54	284.00	313.03	365.31	387.83	72
73	200.04	251.35	286.57	311.17	342.19	400.24	420.76	73
74	218.88	275.28	313.97	338.52	367.59	433.02	456.61	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.33	10.84	12.77	14.13	17.57	18.81	22.23	18-34
35-39	10.96	14.26	16.69	18.46	22.61	24.48	28.62	35-39
40-44	15.19	19.67	22.90	25.29	30.53	33.41	38.69	40-44
45-49	21.67	27.93	32.45	35.68	42.43	46.86	53.76	45-49
50	24.80	31.91	36.96	40.64	48.11	53.30	60.86	50
51	26.60	34.21	39.60	43.47	51.35	57.02	64.96	51
52	28.44	36.57	42.34	46.46	54.72	60.86	69.26	52
53	30.40	39.08	45.21	49.57	58.08	64.84	73.51	53
54	32.45	41.61	48.10	52.69	61.55	68.90	77.90	54
55	34.49	44.26	51.11	55.95	65.08	73.06	82.34	55
56	36.68	46.96	54.24	59.27	68.63	77.26	86.66	56
57	38.86	49.72	57.35	62.65	72.23	81.58	89.47	57
58	40.79	52.18	60.11	65.57	75.12	85.34	95.41	58
59	42.83	54.71	62.94	68.70	77.71	89.31	99.54	59
60	45.06	57.45	66.10	72.05	80.55	93.23	104.02	60
61	47.50	60.57	69.58	75.19	83.43	96.24	108.49	61
62	50.25	64.04	72.31	76.97	85.42	98.49	112.23	62
63	53.67	68.35	78.42	84.32	93.44	107.92	121.78	63
64	57.48	73.14	83.84	90.94	100.13	116.60	129.73	64
65	61.71	78.42	89.79	97.55	107.37	125.20	138.51	65
66	66.26	84.21	96.35	104.57	115.12	134.40	148.10	66
67	71.18	90.46	103.46	112.24	123.42	144.21	150.22	67
68	75.16	95.43	109.13	118.30	131.16	152.59	159.49	68
69	79.85	101.32	115.82	125.51	139.54	161.82	170.00	69
70	85.62	108.57	124.02	134.36	149.17	173.18	182.42	70
71	92.71	117.57	134.29	145.47	161.24	187.40	197.25	71
72	101.59	128.85	147.12	159.32	176.35	205.14	215.13	72
73	115.06	146.03	166.78	180.63	197.27	231.66	243.13	73
74	130.32	165.44	188.61	201.96	219.87	258.39	274.32	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.70	21.45	24.40	26.84	30.94	34.98	39.21	18-34
35-39	22.09	26.88	30.60	33.59	38.61	43.71	48.85	35-39
40-44	29.06	35.49	40.44	44.36	50.63	57.63	64.13	40-44
45-49	39.96	49.11	55.91	61.26	69.55	79.46	88.09	45-49
50	48.62	59.85	68.14	74.57	84.44	96.63	106.85	50
51	52.99	65.25	74.34	81.31	91.88	105.31	116.36	51
52	57.38	70.70	80.58	88.08	99.51	114.13	125.97	52
53	61.28	75.66	86.24	94.27	106.43	122.06	134.70	53
54	65.17	80.56	91.88	100.45	113.27	130.02	143.41	54
55	69.03	85.52	97.55	106.63	120.18	137.97	152.10	55
56	72.96	90.52	103.27	112.83	126.99	146.00	160.78	56
57	76.90	95.51	109.00	119.11	133.95	154.06	169.54	57
58	80.34	99.95	114.06	124.52	139.89	161.05	175.44	58
59	83.97	104.62	119.45	130.30	146.19	168.45	181.05	59
60	88.02	109.74	125.31	136.03	153.09	175.78	187.34	60
61	92.54	115.53	131.08	140.91	158.50	182.08	192.87	61
62	97.64	122.05	135.94	146.09	162.18	187.02	197.08	62
63	104.35	130.50	148.29	159.26	178.26	205.52	216.43	63
64	111.74	139.92	159.65	172.87	192.31	223.16	233.49	64
65	119.94	150.29	171.51	186.65	206.88	240.68	250.84	65
66	128.88	161.57	184.38	200.64	222.41	258.63	269.51	66
67	138.54	173.74	198.25	214.93	239.01	277.26	289.48	67
68	147.80	185.46	211.67	230.27	255.53	296.74	311.28	68
69	157.97	198.37	226.43	246.32	273.13	317.33	334.78	69
70	169.36	212.76	242.89	264.23	292.75	340.32	360.43	70
71	182.13	228.93	261.43	284.30	314.78	366.17	388.51	71
72	196.53	247.24	282.34	306.96	339.68	395.27	419.46	72
73	214.51	270.24	308.65	335.57	370.37	432.09	453.33	73
74	234.19	295.31	337.42	363.92	395.78	465.53	490.12	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	12.25	14.45	15.99	19.95	21.31	25.24	18-34
35-39	12.41	16.16	18.93	20.95	25.74	27.81	32.58	35-39
40-44	17.19	22.28	25.96	28.69	34.74	37.94	44.03	40-44
45-49	24.45	31.54	36.68	40.36	48.14	53.05	61.00	45-49
50	27.93	35.97	41.70	45.89	54.50	60.24	68.94	50
51	29.93	38.53	44.64	49.04	58.12	64.39	73.52	51
52	31.96	41.14	47.68	52.36	61.87	68.65	78.31	52
53	34.11	43.90	50.84	55.79	65.57	73.04	82.99	53
54	36.35	46.66	54.00	59.20	69.38	77.49	87.81	54
55	38.56	49.55	57.28	62.76	73.24	82.03	92.66	55
56	40.94	52.48	60.69	66.37	77.10	86.59	97.33	56
57	43.29	55.46	64.05	70.03	81.00	91.27	100.08	57
58	45.36	58.11	67.02	73.17	84.07	95.32	106.82	58
59	47.54	60.81	70.04	76.53	86.73	99.58	111.25	59
60	49.92	63.73	73.42	80.11	89.64	103.71	116.04	60
61	52.51	67.06	77.13	83.44	92.58	106.80	120.85	61
62	55.43	70.75	80.11	85.28	94.64	109.12	124.98	62
63	59.08	75.36	86.58	93.15	103.24	119.22	135.06	63
64	63.14	80.48	92.38	100.29	110.50	128.56	143.60	64
65	67.65	86.11	98.73	107.39	118.32	137.83	153.02	65
66	72.48	92.28	105.73	114.88	126.65	147.70	163.29	66
67	77.69	98.92	113.30	123.06	135.53	158.17	164.05	67
68	81.90	104.18	119.32	129.50	144.01	167.20	174.12	68
69	86.84	110.40	126.40	137.14	153.03	176.99	185.42	69
70	92.91	118.04	135.05	146.49	163.25	189.01	198.64	70
71	100.34	127.50	145.87	158.22	176.03	204.03	214.26	71
72	109.65	139.36	159.38	172.82	192.02	222.75	232.94	72
73	123.78	157.44	180.12	195.34	213.72	250.63	262.31	73
74	139.78	177.84	203.04	217.31	236.91	278.04	294.89	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

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future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.56	23.79	27.11	29.75	34.44	38.82	43.65	18-34
35-39	24.52	29.93	34.13	37.39	43.15	48.71	54.59	35-39
40-44	32.34	39.60	45.19	49.50	56.69	64.37	71.81	40-44
45-49	44.47	54.79	62.46	68.36	77.86	88.75	98.62	45-49
50	53.73	66.32	75.62	82.67	93.94	107.23	118.87	50
51	58.45	72.17	82.35	89.98	102.03	116.65	129.22	51
52	63.19	78.07	89.12	97.32	110.34	126.23	139.68	52
53	67.45	83.50	95.32	104.11	117.95	134.93	149.28	53
54	71.70	88.86	101.50	110.89	125.47	143.67	158.86	54
55	75.91	94.28	107.70	117.66	133.06	152.38	168.40	55
56	80.19	99.73	113.94	124.43	140.51	161.16	177.90	56
57	84.46	105.14	120.16	131.26	148.10	169.93	187.45	57
58	88.13	109.89	125.58	137.05	154.47	177.42	193.57	58
59	91.98	114.86	131.33	143.21	161.20	185.31	199.25	59
60	96.27	120.29	137.56	149.34	168.55	193.15	205.62	60
61	101.05	126.43	143.72	154.65	174.17	200.01	211.23	61
62	106.43	133.33	149.04	160.32	177.98	205.24	215.51	62
63	113.59	142.36	162.06	174.21	195.15	224.99	236.03	63
64	121.45	152.41	174.15	188.63	210.28	243.71	254.25	64
65	130.16	163.45	186.80	203.26	225.94	262.33	272.76	65
66	139.63	175.42	200.48	218.15	242.55	281.45	292.60	66
67	149.83	188.29	215.17	233.36	260.23	301.28	313.73	67
68	159.51	200.58	229.27	249.49	277.78	321.80	337.01	68
69	170.11	214.08	244.73	266.37	296.35	343.47	361.98	69
70	181.97	229.10	261.94	285.17	317.01	367.62	389.11	70
71	195.25	245.96	281.31	306.20	340.17	394.74	418.66	71
72	210.22	265.05	303.14	329.92	366.33	425.23	451.09	72
73	228.98	289.13	330.73	359.97	398.55	463.94	485.90	73
74	249.50	315.34	360.87	389.32	423.97	498.04	523.63	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.66	16.13	17.85	22.33	23.81	28.25	18-34
35-39	13.86	18.06	21.17	23.44	28.87	31.14	36.54	35-39
40-44	19.19	24.89	29.02	32.09	38.95	42.47	49.37	40-44
45-49	27.23	35.15	40.91	45.04	53.85	59.24	68.24	45-49
50	31.06	40.03	46.44	51.14	60.89	67.18	77.02	50
51	33.26	42.85	49.68	54.61	64.89	71.76	82.08	51
52	35.48	45.71	53.02	58.26	69.02	76.44	87.36	52
53	37.82	48.72	56.47	62.01	73.06	81.24	92.47	53
54	40.25	51.71	59.90	65.71	77.21	86.08	97.72	54
55	42.63	54.84	63.45	69.57	81.40	91.00	102.98	55
56	45.20	58.00	67.14	73.47	85.57	95.92	108.00	56
57	47.72	61.20	70.75	77.41	89.77	100.96	110.69	57
58	49.93	64.04	73.93	80.77	93.02	105.30	118.23	58
59	52.25	66.91	77.14	84.36	95.75	109.85	122.96	59
60	54.78	70.01	80.74	88.17	98.73	114.19	128.06	60
61	57.52	73.55	84.68	91.69	101.73	117.36	133.21	61
62	60.61	77.46	87.91	93.59	103.86	119.75	137.73	62
63	64.49	82.37	94.74	101.98	113.04	130.52	148.34	63
64	68.80	87.82	100.92	109.64	120.87	140.52	157.47	64
65	73.59	93.80	107.67	117.23	129.27	150.46	167.53	65
66	78.70	100.35	115.11	125.19	138.18	161.00	178.48	66
67	84.20	107.38	123.14	133.88	147.64	172.13	177.88	67
68	88.64	112.93	129.51	140.70	156.86	181.81	188.75	68
69	93.83	119.48	136.98	148.77	166.52	192.16	200.84	69
70	100.20	127.51	146.08	158.62	177.33	204.84	214.86	70
71	107.97	137.43	157.45	170.97	190.82	220.66	231.27	71
72	117.71	149.87	171.64	186.32	207.69	240.36	250.75	72
73	132.50	168.85	193.46	210.05	230.17	269.60	281.49	73
74	149.24	190.24	217.47	232.66	253.95	297.69	315.46	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.53	27.45	31.19	34.26	39.00	44.46	49.36	18-34
35-39	28.21	34.51	39.21	43.02	48.77	55.77	61.73	35-39
40-44	36.08	44.32	50.39	55.19	62.28	71.45	78.84	40-44
45-49	47.47	58.52	66.55	72.78	81.79	94.10	103.52	45-49
50	55.46	68.43	77.78	85.00	95.19	109.81	120.49	50
51	59.70	73.70	83.78	91.53	102.40	118.22	129.63	51
52	63.96	79.00	89.81	98.09	109.64	126.66	138.79	52
53	67.67	83.66	95.14	103.88	116.03	134.10	146.88	53
54	71.31	88.26	100.39	109.59	122.33	141.45	154.83	54
55	74.91	92.82	105.60	115.24	128.53	148.71	162.69	55
56	78.49	97.36	110.78	119.95	133.14	153.53	168.43	56
57	82.05	101.90	114.96	122.30	135.75	156.54	171.24	57
58	85.14	105.82	117.20	124.68	138.39	159.60	173.98	58
59	88.39	109.95	119.45	127.07	141.04	162.64	176.73	59
60	91.95	113.92	121.68	129.45	143.69	165.69	179.47	60
61	95.97	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	106.64	128.38	137.14	145.89	161.94	186.73	202.00	63
64	113.42	138.65	148.10	157.55	174.89	201.67	219.04	64
65	120.91	148.92	159.07	169.23	187.84	216.61	236.08	65
66	129.10	159.18	170.04	180.89	200.79	231.55	253.13	66
67	137.96	169.46	181.01	192.57	213.75	246.49	270.17	67
68	146.52	183.27	199.12	211.83	235.14	271.15	296.48	68
69	155.96	195.15	217.24	231.11	256.52	295.82	322.80	69
70	166.49	208.45	235.35	250.37	277.92	320.47	349.12	70
71	178.35	223.41	253.47	269.64	299.30	345.14	375.43	71
72	191.76	240.36	271.57	288.91	320.70	369.81	401.75	72
73	208.71	261.85	285.42	303.63	337.03	388.65	419.52	73
74	227.21	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	16.74	19.49	21.51	26.06	28.41	32.98	18-34
35-39	16.70	21.53	25.01	27.53	32.96	36.23	41.73	35-39
40-44	21.93	28.20	32.67	35.86	42.45	47.06	53.74	40-44
45-49	29.35	37.65	43.49	47.63	55.71	62.29	70.53	45-49
50	32.38	41.48	47.87	52.36	60.91	68.35	77.09	50
51	34.31	43.94	50.67	55.41	64.33	72.30	81.43	51
52	36.30	46.47	53.57	58.54	67.81	76.35	85.84	52
53	38.34	49.05	56.50	61.71	71.28	80.41	90.23	53
54	40.42	51.68	59.48	64.93	74.76	84.53	94.65	54
55	42.53	54.33	62.51	68.18	78.27	88.69	98.70	55
56	44.67	57.02	65.55	71.46	81.77	92.87	100.12	56
57	46.81	59.71	68.60	74.75	85.25	97.05	101.54	57
58	48.63	61.97	71.15	77.21	85.70	98.83	103.11	58
59	50.51	64.33	72.94	77.60	86.13	99.32	104.69	59
60	52.55	66.88	73.30	77.98	86.55	99.81	106.26	60
61	54.84	68.97	73.67	78.37	86.99	100.31	107.83	61
62	57.43	69.30	74.03	78.88	88.66	102.00	112.23	62
63	60.76	74.88	79.98	85.09	94.45	108.91	118.50	63
64	64.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	68.53	86.02	91.88	97.75	108.50	125.12	136.70	65
66	72.97	91.59	97.84	104.08	115.54	133.23	145.80	66
67	77.78	97.17	103.79	110.41	122.55	141.33	154.90	67
68	81.57	103.35	113.74	121.00	134.31	154.88	169.35	68
69	86.06	108.98	123.69	131.58	146.06	168.43	183.80	69
70	91.57	115.92	132.19	142.17	157.80	181.97	198.24	70
71	98.43	124.62	142.08	152.76	169.55	195.53	212.68	71
72	107.02	135.48	153.54	163.34	181.31	209.08	227.13	72
73	120.24	152.29	167.19	177.86	197.42	227.67	245.77	73
74	135.20	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	28.58	35.04	39.90	43.68	49.95	56.75	63.23	18-34
35-39	36.04	44.31	50.48	55.21	62.85	71.65	79.55	35-39
40-44	46.11	56.91	64.84	70.84	80.26	91.81	101.60	40-44
45-49	60.35	74.73	85.15	92.93	104.84	120.29	132.70	45-49
50	69.34	85.97	97.95	106.82	120.15	138.17	152.09	50
51	74.29	92.15	104.99	114.49	128.67	148.05	162.87	51
52	79.23	98.35	112.07	122.18	137.20	157.96	173.66	52
53	83.63	103.89	118.41	129.08	144.84	166.85	183.34	53
54	87.94	109.35	124.65	135.88	152.35	175.60	192.84	54
55	92.17	114.72	130.80	142.56	159.71	184.19	202.16	55
56	96.35	120.03	136.87	149.16	166.95	192.67	211.34	56
57	100.47	125.27	142.87	155.34	172.43	198.84	217.62	57
58	103.89	129.64	147.85	157.54	174.87	201.66	219.76	58
59	107.45	134.18	150.16	159.74	177.31	204.46	221.89	59
60	111.31	139.12	152.22	161.94	179.74	207.27	224.03	60
61	115.68	144.42	154.28	164.13	182.17	210.08	226.17	61
62	120.69	146.37	156.34	166.32	184.61	212.89	229.16	62
63	127.43	157.64	168.39	179.13	198.85	229.29	247.26	63
64	134.95	168.91	180.43	191.94	213.06	245.68	266.23	64
65	143.23	179.54	192.47	204.75	227.28	262.09	285.18	65
66	152.23	190.92	204.51	217.56	241.48	278.47	304.14	66
67	161.91	202.73	216.55	230.37	255.71	294.87	323.10	67
68	171.07	214.73	235.98	251.04	278.66	321.33	350.98	68
69	181.11	227.44	255.41	271.72	301.60	347.81	378.85	69
70	192.29	241.61	274.84	292.39	324.56	374.26	406.73	70
71	204.85	257.54	293.77	313.07	347.50	400.72	434.61	71
72	219.05	275.57	313.71	333.74	370.46	427.19	462.49	72
73	237.23	298.73	327.22	348.10	386.39	445.57	480.21	73
74	257.02	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.78	21.69	25.25	27.86	33.78	36.81	42.75	18-34
35-39	21.64	27.90	32.41	35.68	42.76	46.98	54.13	35-39
40-44	28.24	36.34	42.10	46.23	54.78	60.68	69.34	40-44
45-49	37.40	48.00	55.48	60.78	71.20	79.51	90.13	45-49
50	40.99	52.54	60.67	66.38	77.35	86.70	97.90	50
51	43.32	55.52	64.06	70.07	81.50	91.48	103.16	51
52	45.71	58.55	67.53	73.84	85.68	96.34	108.46	52
53	48.10	61.59	70.99	77.58	89.78	101.14	113.64	53
54	50.53	64.65	74.48	81.34	93.85	105.96	118.81	54
55	52.96	67.71	77.97	85.10	97.92	110.77	123.94	55
56	55.40	70.79	81.46	88.86	101.92	115.56	128.37	56
57	57.81	73.84	84.91	92.59	105.87	120.30	129.28	57
58	59.82	76.33	87.73	95.61	109.03	124.15	130.53	58
59	61.88	78.91	90.65	98.44	109.27	126.01	131.77	59
60	64.10	81.70	92.30	98.20	109.00	125.70	133.01	60
61	66.57	84.81	92.09	97.96	108.74	125.39	134.25	61
62	69.39	85.99	91.86	97.72	108.47	125.08	136.62	62
63	73.07	92.08	98.36	104.63	116.14	133.93	145.49	63
64	77.15	98.11	104.85	111.54	123.82	142.77	155.51	64
65	81.64	103.79	111.35	118.45	131.49	151.63	165.51	65
66	86.52	109.94	117.85	125.37	139.17	160.48	175.52	66
67	91.78	116.41	124.34	132.28	146.83	169.32	185.53	67
68	95.88	121.74	135.00	143.62	159.42	183.82	200.79	68
69	100.70	127.83	145.65	154.95	171.99	198.33	216.05	69
70	106.62	135.31	154.60	166.28	184.57	212.84	231.31	70
71	113.97	144.66	165.27	177.62	197.15	227.35	246.57	71
72	123.16	156.34	177.62	188.95	209.74	241.86	261.84	72
73	137.42	174.53	191.77	204.01	226.45	261.14	281.63	73
74	153.51	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

New Increased Rates - Phase II

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future options based on attained age

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	34.17	42.05	47.95	52.38	60.06	68.10	76.03	18-34
35-39	43.27	53.36	60.88	66.46	75.85	86.31	96.00	35-39
40-44	55.38	68.54	78.18	85.29	96.86	110.61	122.62	40-44
45-49	72.24	89.69	102.32	111.54	126.12	144.47	159.64	45-49
50	82.16	102.17	116.57	126.97	143.20	164.36	181.27	50
51	87.75	109.19	124.57	135.69	152.92	175.59	193.56	51
52	93.33	116.22	132.62	144.42	162.64	186.86	205.86	52
53	98.37	122.57	139.90	152.35	171.43	197.08	217.01	53
54	103.29	128.82	147.05	160.15	180.07	207.13	227.93	54
55	108.11	134.94	154.07	167.79	188.50	216.95	238.60	55
56	112.84	140.96	160.96	175.29	196.74	226.59	249.06	56
57	117.47	146.85	167.71	182.61	204.81	236.01	259.26	57
58	121.20	151.63	173.17	188.48	211.20	243.54	265.53	58
59	125.05	156.55	178.79	192.41	213.57	246.28	267.06	59
60	129.19	161.87	182.75	194.42	215.80	248.85	268.59	60
61	133.88	167.84	184.64	196.42	218.02	251.42	270.13	61
62	139.25	174.62	186.52	198.43	220.25	253.99	271.66	62
63	146.62	184.04	199.64	212.38	235.75	271.84	292.53	63
64	154.83	194.44	212.75	226.33	251.23	289.70	313.41	64
65	163.84	205.87	225.86	240.28	266.71	307.56	334.28	65
66	173.59	218.23	238.97	254.22	282.18	325.40	355.16	66
67	184.02	231.45	252.08	268.17	297.67	343.26	376.04	67
68	193.73	243.78	272.83	290.25	322.18	371.52	405.47	68
69	204.33	257.25	293.59	312.33	346.68	399.79	434.91	69
70	216.11	272.23	310.98	334.41	371.20	428.04	464.35	70
71	229.31	289.05	330.26	356.49	395.70	456.30	493.78	71
72	244.25	308.08	352.09	378.57	420.22	484.57	523.22	72
73	263.56	332.78	369.02	392.57	435.75	502.49	540.89	73
74	284.55	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.32	26.26	30.57	33.72	40.91	44.57	51.77	18-34
35-39	26.20	33.78	39.25	43.21	51.81	56.90	65.58	35-39
40-44	34.07	43.85	50.81	55.80	66.16	73.25	83.75	40-44
45-49	44.84	57.56	66.55	72.92	85.50	95.41	108.23	45-49
50	48.94	62.75	72.49	79.33	92.53	103.64	117.11	50
51	51.64	66.21	76.42	83.61	97.35	109.19	123.23	51
52	54.39	69.70	80.42	87.96	102.18	114.80	129.35	52
53	57.11	73.17	84.37	92.23	106.86	120.28	135.26	53
54	59.86	76.63	88.32	96.49	111.47	125.74	141.12	54
55	62.59	80.07	92.25	100.72	116.06	131.15	146.90	55
56	65.31	83.51	96.15	104.92	120.53	136.51	152.58	56
57	67.97	86.88	99.97	109.06	124.91	141.76	157.02	57
58	70.15	89.59	103.04	112.35	128.34	145.96	157.94	58
59	72.38	92.37	106.19	115.72	131.86	150.21	158.85	59
60	74.76	95.38	109.57	118.42	131.44	151.58	159.76	60
61	77.40	98.72	110.51	117.56	130.49	150.47	160.67	61
62	80.43	102.51	109.69	116.69	129.53	149.36	161.58	62
63	84.44	107.56	116.73	124.18	137.84	158.95	172.49	63
64	88.87	113.16	123.77	131.67	146.16	168.53	183.41	64
65	93.74	119.34	130.81	139.16	154.47	178.13	194.32	65
66	99.02	126.01	137.86	146.66	162.80	187.73	205.23	66
67	104.70	133.19	144.90	154.15	171.10	197.31	216.15	67
68	109.09	138.72	156.26	166.23	184.52	212.77	232.23	68
69	114.22	145.23	166.21	178.31	197.92	228.24	248.31	69
70	120.51	153.21	175.29	190.18	211.33	243.70	264.38	70
71	128.31	163.17	186.68	202.48	224.75	259.17	280.46	71
72	138.07	175.60	200.92	214.56	238.17	274.64	296.54	72
73	153.28	195.07	216.35	230.16	255.47	294.61	317.49	73
74	170.42	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U Benefit Increase Offers Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.18	14.14	15.73	17.81	19.49	22.86	24.66	18-34
35-39	14.40	16.86	18.79	21.15	23.08	27.14	29.21	35-39
40-44	18.36	21.66	24.19	27.06	29.48	34.70	37.31	40-44
45-49	25.25	30.04	33.59	37.35	40.60	47.86	51.39	45-49
50	33.63	40.09	44.84	49.69	53.87	63.63	68.19	50
51	37.38	44.61	49.92	55.25	59.86	70.74	75.78	51
52	41.07	49.08	54.93	60.73	65.78	77.75	83.26	52
53	43.75	52.42	58.70	64.79	70.18	82.95	88.83	53
54	46.28	55.62	62.33	68.68	74.40	87.94	94.17	54
55	48.76	58.75	65.88	72.49	78.52	92.81	99.40	55
56	51.22	61.89	69.46	75.69	82.65	96.88	104.46	56
57	53.76	65.12	72.51	77.14	85.62	98.74	106.92	57
58	56.27	68.31	75.14	79.93	88.72	102.31	110.44	58
59	59.02	71.79	77.76	82.72	91.82	105.88	113.96	59
60	62.13	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	80.83	96.61	103.21	109.79	121.87	140.53	150.99	64
65	87.38	104.84	111.99	119.14	132.25	152.50	164.22	65
66	94.65	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	110.73	136.04	145.31	154.59	171.60	197.88	213.89	68
69	119.73	147.49	161.05	171.33	190.17	219.31	237.08	69
70	129.79	160.01	176.78	188.07	208.76	240.73	260.27	70
71	141.06	174.05	192.52	204.81	227.34	262.15	283.46	71
72	153.70	189.83	208.26	221.55	245.92	283.58	306.65	72
73	169.14	209.15	227.81	242.35	269.01	310.21	332.01	73
74	185.97	230.22	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.81	7.54	8.78	9.70	11.66	12.79	14.76	18-34
35-39	7.49	9.65	11.20	12.33	14.64	16.19	18.53	35-39
40-44	10.43	13.38	15.46	16.95	19.85	22.18	25.13	40-44
45-49	15.30	19.56	22.51	24.59	28.40	32.04	35.95	45-49
50	17.91	22.85	26.24	28.63	32.87	37.23	41.61	50
51	19.34	24.64	28.29	30.84	35.32	40.09	44.72	51
52	20.82	26.52	30.43	33.14	37.87	43.05	47.93	52
53	22.36	28.45	32.61	35.49	40.40	46.05	51.14	53
54	23.96	30.44	34.86	37.90	43.00	49.14	54.43	54
55	25.62	32.50	37.18	40.39	45.65	52.31	57.07	55
56	27.32	34.62	39.56	42.66	47.35	54.61	58.88	56
57	29.06	36.80	41.16	43.79	48.60	56.06	60.69	57
58	30.61	38.70	42.62	45.34	50.32	58.04	62.94	58
59	32.24	40.72	44.07	46.89	52.05	60.02	65.19	59
60	34.05	42.63	45.53	48.44	53.77	62.00	67.44	60
61	36.07	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.31	49.83	53.23	56.63	62.86	72.49	78.83	63
64	44.57	54.30	57.99	61.70	68.49	78.97	85.73	64
65	48.17	58.77	62.77	66.78	74.13	85.48	92.63	65
66	52.13	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.43	67.70	72.32	76.93	85.39	98.47	106.43	67
68	59.88	75.05	80.69	85.83	95.27	109.86	118.75	68
69	63.97	80.14	89.03	94.72	105.14	121.25	131.07	69
70	69.04	86.44	97.40	103.62	113.55	132.63	143.40	70
71	75.34	94.32	105.76	112.51	123.67	144.01	155.72	71
72	83.23	104.18	114.13	121.41	134.77	155.41	168.04	72
73	95.34	119.36	131.01	139.38	154.71	178.41	190.93	73
74	109.01	136.54	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.08	16.34	18.16	20.58	22.50	26.41	28.49	18-34
35-39	16.64	19.48	21.70	24.43	26.66	31.34	33.75	35-39
40-44	21.21	25.03	27.94	31.26	34.05	40.09	43.10	40-44
45-49	29.18	34.70	38.80	43.15	46.90	55.30	59.36	45-49
50	38.93	46.41	51.91	57.52	62.35	73.65	78.92	50
51	43.24	51.61	57.75	63.92	69.26	81.84	87.66	51
52	47.44	56.70	63.45	70.15	75.98	89.81	96.18	52
53	50.37	60.35	67.59	74.60	80.80	95.50	102.28	53
54	53.08	63.78	71.48	77.89	85.32	99.70	106.51	54
55	55.69	67.09	74.67	79.44	88.18	101.69	109.14	55
56	58.24	70.36	76.13	80.99	89.90	103.67	111.78	56
57	60.83	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.41	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.22	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	120.36	145.56	155.48	165.41	183.61	211.73	228.86	68
69	129.73	159.82	172.32	183.32	203.48	234.65	253.67	69
70	140.16	172.79	189.16	201.24	223.38	257.58	278.49	70
71	151.81	187.31	206.00	219.15	243.25	280.51	303.30	71
72	164.85	203.59	222.84	237.06	263.14	303.43	328.12	72
73	180.79	223.56	242.82	258.32	286.74	330.65	353.94	73
74	198.11	245.27	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.71	10.14	11.20	13.48	14.76	17.06	18-34
35-39	8.65	11.15	12.94	14.24	16.90	18.70	21.40	35-39
40-44	12.04	15.45	17.86	19.59	22.93	25.63	29.03	40-44
45-49	17.68	22.59	26.00	28.40	32.81	37.01	41.54	45-49
50	20.73	26.45	30.39	33.14	38.04	43.10	48.16	50
51	22.38	28.51	32.73	35.67	40.87	46.37	51.74	51
52	24.06	30.64	35.15	38.28	43.75	49.73	55.25	52
53	25.75	32.76	37.53	40.85	46.51	53.02	57.19	53
54	27.49	34.91	39.97	43.23	47.98	55.33	59.13	54
55	29.25	37.12	41.76	44.43	49.32	56.87	61.06	55
56	31.05	39.35	42.91	45.64	50.66	58.42	63.00	56
57	32.90	41.23	44.04	46.85	52.00	59.97	64.94	57
58	34.48	43.03	45.97	48.90	54.28	62.59	67.89	58
59	36.18	44.84	47.89	50.95	56.55	65.22	70.84	59
60	38.03	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.12	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.60	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.04	59.13	63.15	67.19	74.58	86.00	93.36	64
65	52.85	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.01	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	65.11	80.82	86.33	91.84	101.94	117.56	127.06	68
69	69.36	86.89	95.27	101.35	112.50	129.73	140.25	69
70	74.60	93.40	104.22	110.87	122.69	141.91	153.43	70
71	81.12	101.54	113.17	120.39	133.15	154.10	166.62	71
72	89.26	111.73	122.11	129.90	144.19	166.28	179.80	72
73	101.88	127.55	139.58	148.49	164.82	190.07	203.43	73
74	116.10	145.41	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates

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future options based on attained age

With Annual CPI-U + 2% Benefit Increase Offers Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.96	18.53	20.61	23.34	25.53	29.96	32.31	18-34
35-39	18.88	22.09	24.61	27.71	30.25	35.55	38.29	35-39
40-44	24.06	28.39	31.70	35.46	38.63	45.46	48.89	40-44
45-49	33.09	39.36	44.01	48.94	53.20	62.71	67.34	45-49
50	44.22	52.73	58.98	65.34	70.84	83.68	89.67	50
51	49.11	58.61	65.57	72.57	78.64	92.92	99.54	51
52	53.82	64.32	71.97	79.58	86.19	101.89	109.10	52
53	57.00	68.29	76.47	82.44	91.44	105.53	113.29	53
54	59.91	71.97	79.07	84.12	93.37	107.67	116.16	54
55	62.64	75.46	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	129.90	157.22	167.93	178.65	198.30	228.68	249.59	68
69	139.63	172.01	186.11	197.99	219.76	253.43	276.65	69
70	150.41	185.45	204.29	217.33	241.24	278.18	303.72	70
71	162.44	200.44	222.48	236.68	261.85	302.95	330.78	71
72	175.86	217.19	240.66	256.02	283.45	327.70	357.84	72
73	192.29	237.77	260.38	277.00	307.47	354.56	382.39	73
74	210.08	260.09	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase II

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 2% Benefit Increase Offers Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.63	9.88	11.51	12.71	15.29	16.75	19.35	18-34
35-39	9.81	12.65	14.68	16.15	19.18	21.21	24.28	35-39
40-44	13.65	17.54	20.26	22.21	26.01	29.05	32.93	40-44
45-49	20.05	25.63	29.50	32.23	37.23	41.99	47.11	45-49
50	23.56	30.05	34.52	37.64	43.23	48.96	54.72	50
51	25.40	32.38	37.17	40.52	46.41	52.67	58.75	51
52	27.29	34.76	39.87	43.43	48.92	56.41	60.25	52
53	29.13	37.06	42.47	45.38	50.37	58.08	62.37	53
54	31.01	39.39	43.88	46.68	51.81	59.75	64.48	54
55	32.90	41.75	45.11	47.99	53.27	61.43	66.60	55
56	34.81	43.37	46.34	49.29	54.71	63.09	68.71	56
57	36.74	44.53	47.57	50.60	56.16	64.77	71.01	57
58	38.39	46.65	49.83	53.01	58.84	67.85	74.14	58
59	40.12	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.03	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.19	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	49.90	59.75	63.83	67.90	75.37	86.91	94.77	63
64	53.51	64.37	68.76	73.15	81.20	93.63	102.13	64
65	57.50	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.87	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	70.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	74.70	93.56	102.89	109.46	121.50	140.11	152.95	69
70	80.10	100.29	112.55	119.74	131.74	153.27	166.76	70
71	86.83	108.69	122.22	130.02	142.52	166.42	180.40	71
72	95.22	119.20	131.89	140.30	155.74	179.59	196.09	72
73	108.33	135.63	149.53	159.08	176.57	203.63	219.51	73
74	123.08	154.14	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.07	10.53	11.72	13.27	14.51	17.04	18.37	18-34
35-39	10.73	12.56	13.99	15.75	17.19	20.21	21.76	35-39
40-44	13.68	16.13	18.02	20.16	21.95	25.84	27.78	40-44
45-49	18.81	22.37	25.02	27.82	30.24	35.65	38.27	45-49
50	24.07	28.69	32.08	35.55	38.54	45.53	48.78	50
51	26.81	31.98	35.78	39.61	42.91	50.72	54.32	51
52	29.56	35.32	39.52	43.70	47.33	55.95	59.92	52
53	31.75	38.05	42.61	47.03	50.95	60.22	64.48	53
54	33.93	40.76	45.69	50.35	54.54	64.46	69.03	54
55	36.14	43.54	48.83	53.72	58.20	68.78	73.67	55
56	38.41	46.41	52.09	57.22	61.97	73.25	78.45	56
57	40.80	49.42	55.51	60.89	65.95	77.96	83.47	57
58	43.19	52.44	58.91	64.02	69.90	81.95	88.48	58
59	45.83	55.74	62.66	66.75	74.09	85.44	93.34	59
60	48.80	59.46	65.31	69.48	77.12	88.93	97.20	60
61	52.16	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.67	74.29	79.44	84.51	93.81	108.17	118.43	63
64	65.93	80.84	88.43	94.07	104.42	120.41	131.93	64
65	71.83	88.17	97.42	103.64	115.04	132.66	145.44	65
66	78.39	96.33	106.42	113.21	125.66	144.91	158.94	66
67	85.66	105.38	115.41	122.78	136.29	157.16	172.44	67
68	93.13	114.64	129.05	139.45	150.55	178.50	190.56	68
69	101.50	125.02	140.79	152.42	163.85	194.74	207.41	69
70	110.92	136.76	154.05	166.46	178.90	212.67	226.46	70
71	121.59	150.03	169.06	182.40	195.99	233.02	248.09	71
72	133.65	165.07	186.08	200.51	215.40	256.14	272.66	72
73	148.34	183.43	206.86	221.54	239.44	283.57	303.10	73
74	164.49	203.64	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.33	5.62	6.53	7.22	8.69	9.52	11.00	18-34
35-39	5.58	7.20	8.34	9.18	10.89	12.06	13.80	35-39
40-44	7.76	9.96	11.52	12.62	14.78	16.51	18.71	40-44
45-49	11.39	14.57	16.77	18.32	21.15	23.87	26.78	45-49
50	12.81	16.35	18.78	20.49	23.53	26.65	29.78	50
51	13.86	17.67	20.28	22.11	25.33	28.74	32.05	51
52	14.99	19.08	21.89	23.85	27.25	30.99	34.49	52
53	16.24	20.66	23.67	25.76	29.34	33.44	37.13	53
54	17.58	22.34	25.57	27.80	31.54	36.04	39.92	54
55	19.00	24.10	27.57	29.95	33.84	38.79	42.84	55
56	20.49	25.97	29.68	32.21	36.26	41.67	45.89	56
57	22.06	27.92	31.87	34.56	38.77	44.68	49.07	57
58	23.49	29.70	33.88	36.70	41.03	47.39	51.93	58
59	25.03	31.62	36.04	39.01	43.41	50.06	54.69	59
60	26.73	33.74	38.21	40.65	45.12	52.03	56.87	60
61	28.66	36.11	39.66	42.19	46.83	54.00	59.05	61
62	30.82	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.42	42.06	46.06	49.00	54.39	62.72	68.66	63
64	36.35	45.69	51.00	54.26	60.23	69.45	76.09	64
65	39.60	49.73	55.95	59.52	66.07	76.19	83.52	65
66	43.18	54.19	60.89	64.78	71.91	82.92	90.95	66
67	47.10	59.08	65.84	70.04	77.74	89.65	98.37	67
68	50.30	63.05	71.34	76.70	83.23	98.24	105.35	68
69	54.14	67.82	76.70	82.42	89.29	105.53	113.03	69
70	58.91	73.77	83.37	89.57	96.88	114.64	122.65	70
71	64.89	81.24	91.79	98.58	106.52	126.13	134.82	71
72	72.36	90.58	102.34	109.89	118.61	140.55	150.14	72
73	83.66	104.75	118.35	127.08	137.18	162.54	173.64	73
74	96.50	120.87	134.53	143.12	158.30	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 3% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.14	26.92	30.54	33.61	38.17	43.59	48.32	18-34
35-39	27.64	33.74	38.30	42.08	47.60	54.51	60.25	35-39
40-44	35.35	43.33	49.22	53.96	60.79	69.83	76.95	40-44
45-49	46.63	57.37	65.18	71.34	80.03	92.21	101.30	45-49
50	53.04	65.30	74.15	81.10	90.64	104.71	114.73	50
51	57.23	70.48	80.05	87.52	97.72	112.98	123.69	51
52	61.43	75.70	85.97	93.97	104.82	121.28	132.69	52
53	65.06	80.26	91.18	99.62	111.06	128.54	140.58	53
54	68.63	84.76	96.32	105.21	117.19	135.71	148.34	54
55	72.16	89.23	101.42	110.74	123.27	142.83	156.03	55
56	75.69	93.70	106.52	116.27	129.31	149.92	163.68	56
57	79.22	98.19	111.65	121.81	135.36	156.54	171.24	57
58	82.32	102.13	116.12	124.68	138.39	159.60	173.98	58
59	85.60	106.30	119.45	127.07	141.04	162.64	176.73	59
60	89.21	110.88	121.68	129.45	143.69	165.69	179.47	60
61	93.28	115.99	123.92	131.83	146.33	168.75	182.22	61
62	97.75	118.11	126.16	134.22	148.97	171.79	184.96	62
63	104.04	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.86	138.18	148.10	157.55	174.89	201.67	219.04	64
65	118.40	147.67	159.07	169.23	187.84	216.61	236.08	65
66	126.66	158.06	170.04	180.89	200.79	231.55	253.13	66
67	135.63	169.34	181.01	192.57	213.75	246.49	270.17	67
68	144.35	180.29	199.12	211.83	235.14	271.15	296.48	68
69	153.98	192.40	217.24	231.11	256.52	295.82	322.80	69
70	164.75	205.96	234.13	250.37	277.92	320.47	349.12	70
71	176.88	221.24	251.54	269.64	298.95	345.14	375.43	71
72	190.60	238.55	271.26	288.91	320.70	369.81	401.75	72
73	207.86	260.40	285.42	303.63	337.03	388.65	419.52	73
74	226.70	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 3% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.60	16.29	18.97	20.94	25.36	27.66	32.10	18-34
35-39	16.25	20.95	24.34	26.78	32.06	35.26	40.59	35-39
40-44	21.40	27.53	31.89	35.00	41.40	45.92	52.41	40-44
45-49	28.79	36.93	42.65	46.71	54.59	61.07	69.12	45-49
50	30.78	39.43	45.49	49.75	57.84	64.94	73.21	50
51	32.67	41.83	48.22	52.71	61.15	68.77	77.40	51
52	34.61	44.29	51.03	55.76	64.54	72.71	81.70	52
53	36.61	46.83	53.91	58.87	67.94	76.69	85.99	53
54	38.66	49.41	56.86	62.04	71.37	80.75	90.35	54
55	40.75	52.03	59.84	65.26	74.83	84.86	94.73	55
56	42.88	54.70	62.87	68.52	78.31	89.02	99.13	56
57	45.02	57.39	65.91	71.79	81.79	93.19	101.54	57
58	46.85	59.67	68.48	74.54	84.67	96.68	103.11	58
59	48.75	62.05	71.17	77.42	86.13	99.32	104.69	59
60	50.82	64.64	73.30	77.98	86.55	99.81	106.26	60
61	53.14	67.54	73.67	78.37	86.99	100.31	107.83	61
62	55.77	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.11	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.84	79.70	85.93	91.42	101.48	117.01	127.60	64
65	66.95	84.87	91.88	97.75	108.50	125.12	136.70	65
66	71.44	90.51	97.84	104.08	115.54	133.23	145.80	66
67	76.30	96.62	103.79	110.41	122.55	141.33	154.90	67
68	80.14	101.44	113.74	121.00	134.31	154.88	169.35	68
69	84.70	107.15	122.14	131.58	145.88	168.43	183.80	69
70	90.31	114.22	130.14	140.72	155.15	181.03	196.39	70
71	97.31	123.05	140.19	151.54	166.85	194.87	211.21	71
72	106.05	134.11	152.76	163.34	181.31	209.08	227.13	72
73	119.50	151.17	167.19	177.86	197.42	227.67	245.77	73
74	134.70	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.50	32.37	36.81	40.39	46.06	52.43	58.30	18-34
35-39	33.28	40.80	46.41	50.85	57.74	65.95	73.08	35-39
40-44	42.58	52.39	59.62	65.23	73.73	84.50	93.34	40-44
45-49	55.90	69.03	78.57	85.85	96.62	111.06	122.31	45-49
50	62.69	77.50	88.18	96.28	108.00	124.44	136.72	50
51	67.37	83.31	94.79	103.49	115.99	133.73	146.82	51
52	72.05	89.16	101.46	110.73	123.99	143.05	156.95	52
53	76.16	94.33	107.37	117.16	131.09	151.32	165.94	53
54	80.19	99.43	113.19	123.49	138.08	159.47	174.78	54
55	84.17	104.47	118.95	129.74	144.96	167.52	183.49	55
56	88.11	109.47	124.66	135.95	151.76	175.48	192.10	56
57	92.03	114.46	130.37	142.11	158.51	183.39	200.65	57
58	95.36	118.70	135.20	147.22	164.17	189.93	207.81	58
59	98.85	123.16	140.26	152.41	170.04	196.58	215.16	59
60	102.67	128.02	145.50	158.02	176.13	203.76	222.86	60
61	106.99	133.47	151.29	164.13	182.17	210.08	226.17	61
62	111.84	139.28	156.34	166.32	184.61	212.89	228.31	62
63	118.50	148.05	167.75	179.13	198.85	229.29	247.26	63
64	125.84	157.29	178.60	191.94	213.06	245.68	266.23	64
65	133.92	167.50	190.36	204.75	227.28	262.09	285.18	65
66	142.75	178.63	202.99	217.56	241.48	278.47	304.14	66
67	152.28	190.66	216.44	230.37	255.71	294.87	323.10	67
68	161.43	202.18	230.20	249.92	275.68	321.33	348.96	68
69	171.48	214.86	244.66	265.67	292.74	341.71	370.55	69
70	182.70	229.03	260.82	283.14	311.80	364.11	394.68	70
71	195.32	244.98	279.04	302.82	333.27	389.36	421.86	71
72	209.57	263.04	299.66	325.12	357.56	417.96	452.61	72
73	227.70	286.05	325.95	348.10	386.39	445.57	480.21	73
74	247.44	311.14	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Compound 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.36	19.86	23.12	25.52	30.92	33.71	39.14	18-34
35-39	19.80	25.54	29.67	32.66	39.12	43.00	49.52	35-39
40-44	25.95	33.38	38.68	42.46	50.28	55.73	63.65	40-44
45-49	34.59	44.39	51.28	56.17	65.75	73.47	83.23	45-49
50	36.77	47.13	54.40	59.51	69.27	77.70	87.68	50
51	38.94	49.88	57.54	62.92	73.10	82.11	92.53	51
52	41.15	52.69	60.75	66.40	76.97	86.61	97.43	52
53	43.40	55.55	64.00	69.91	80.81	91.11	102.28	53
54	45.69	58.44	67.29	73.46	84.65	95.66	107.15	54
55	48.00	61.34	70.59	77.03	88.50	100.22	112.02	55
56	50.34	64.28	73.93	80.61	92.33	104.80	116.87	56
57	52.68	67.22	77.25	84.20	96.13	109.36	121.68	57
58	54.63	69.66	80.01	87.16	99.22	113.11	125.59	58
59	56.66	72.19	82.88	90.22	102.42	116.94	129.59	59
60	58.85	74.94	85.94	93.35	105.69	120.89	133.01	60
61	61.30	78.01	89.15	96.81	108.74	125.27	134.25	61
62	64.09	81.44	91.86	97.72	108.47	125.08	135.49	62
63	67.68	86.01	98.14	104.63	116.14	133.93	145.49	63
64	71.67	91.03	104.02	111.54	123.82	142.77	155.51	64
65	76.07	96.58	110.37	118.45	131.49	151.63	165.51	65
66	80.86	102.61	117.19	125.37	139.17	160.48	175.52	66
67	86.04	109.13	124.34	132.28	146.83	169.32	185.53	67
68	90.09	114.23	130.45	141.32	156.85	182.12	198.54	68
69	94.89	120.27	137.29	148.67	164.74	191.51	208.54	69
70	100.78	127.70	145.73	157.78	174.57	203.16	220.97	70
71	108.11	137.00	156.32	169.20	186.97	217.79	236.67	71
72	117.28	148.62	169.56	183.51	202.58	236.15	256.43	72
73	131.44	166.64	190.17	204.01	226.45	261.14	281.63	73
74	147.44	187.01	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates

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future options based on attained age

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.65	192.20	210.94	55
56	100.54	125.24	142.81	155.64	174.21	201.04	220.52	56
57	104.84	130.72	149.08	162.42	181.65	209.75	229.94	57
58	108.40	135.27	154.27	168.02	187.74	216.92	237.64	58
59	112.11	140.01	159.67	173.83	194.03	224.37	245.62	59
60	116.15	145.16	165.55	180.15	200.88	232.47	254.28	60
61	120.70	150.95	172.14	187.25	208.57	241.55	264.00	61
62	125.94	157.61	179.72	195.43	217.43	252.02	271.66	62
63	132.96	166.49	189.83	206.37	229.32	266.03	290.27	63
64	140.82	176.41	201.14	218.61	242.64	281.73	307.14	64
65	149.45	187.34	213.60	232.11	257.34	299.04	325.75	65
66	158.84	199.21	227.13	246.78	273.34	317.86	346.00	66
67	168.94	211.98	241.70	262.57	290.57	338.12	367.81	67
68	178.50	224.06	255.49	277.54	306.96	357.33	388.56	68
69	188.98	237.32	270.63	293.98	324.97	378.45	411.34	69
70	200.64	252.10	287.52	312.31	345.02	401.97	436.74	70
71	213.75	268.72	306.53	332.93	367.59	428.44	465.30	71
72	228.56	287.54	328.05	356.28	393.10	458.41	497.60	72
73	247.54	311.71	355.72	386.34	426.11	497.05	539.39	73
74	268.18	338.02	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	129.32	55
56	57.80	73.86	84.99	92.72	106.35	120.58	134.62	56
57	60.33	77.04	88.60	96.61	110.47	125.53	139.83	57
58	62.42	79.65	91.54	99.77	113.77	129.54	144.01	58
59	64.57	82.34	94.59	103.02	117.17	133.66	148.31	59
60	66.88	85.25	97.87	106.53	120.83	138.10	152.95	60
61	69.47	88.49	101.52	110.46	124.92	143.09	158.12	61
62	72.41	92.18	105.70	114.92	129.53	148.76	161.58	62
63	76.24	97.00	111.16	120.80	135.88	156.25	172.01	63
64	80.50	102.37	117.27	127.35	142.89	164.62	180.88	64
65	85.19	108.29	123.97	134.58	150.64	173.84	190.68	65
66	90.28	114.72	131.27	142.44	159.11	183.89	201.40	66
67	95.77	121.65	139.15	150.93	168.25	194.74	212.97	67
68	100.04	127.03	145.24	157.48	175.25	203.09	221.84	68
69	105.08	133.38	152.44	165.23	183.61	213.01	232.42	69
70	111.25	141.19	161.32	174.83	193.99	225.30	245.56	70
71	118.92	150.94	172.45	186.85	207.09	240.70	262.13	71
72	128.51	163.13	186.37	201.92	223.58	260.05	283.00	72
73	143.39	182.11	208.12	225.51	249.75	290.45	316.14	73
74	160.18	203.55	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.08	13.05	14.65	16.42	18.29	21.18	23.16	18-34
35-39	13.35	15.85	17.80	19.85	22.09	25.61	27.96	35-39
40-44	17.22	20.57	23.15	25.71	28.50	33.12	36.07	40-44
45-49	23.68	28.50	32.09	35.49	39.22	45.68	49.64	45-49
50	29.40	35.44	39.89	44.01	48.45	56.59	61.32	50
51	32.50	39.20	44.14	48.65	53.50	62.55	67.74	51
52	35.63	43.01	48.43	53.34	58.63	68.57	74.22	52
53	38.19	46.23	52.09	57.30	62.97	73.65	79.70	53
54	40.74	49.42	55.73	61.24	67.27	78.70	85.15	54
55	43.32	52.68	59.42	65.23	71.64	83.82	90.68	55
56	45.95	56.02	63.22	69.33	76.08	89.07	96.31	56
57	48.69	59.47	67.16	73.57	80.71	94.52	101.52	57
58	51.32	62.82	70.93	77.10	85.12	99.03	106.61	58
59	54.19	66.43	75.05	80.23	89.48	103.03	111.54	59
60	57.41	70.47	78.09	83.36	92.65	106.84	115.48	60
61	61.04	74.91	81.07	86.33	95.82	110.50	119.43	61
62	64.64	77.72	83.82	89.18	98.98	114.14	123.36	62
63	70.31	86.66	93.74	99.72	110.70	127.64	138.03	63
64	76.07	93.87	103.56	110.26	122.39	141.14	152.69	64
65	82.49	101.90	113.37	120.81	134.10	154.64	167.36	65
66	89.61	110.78	123.22	131.35	145.80	168.13	182.03	66
67	97.44	120.56	133.06	141.90	157.51	181.63	196.69	67
68	105.34	130.42	147.41	159.51	173.16	204.58	216.29	68
69	114.17	141.41	159.89	173.34	187.85	222.01	234.61	69
70	124.08	153.81	173.93	188.31	204.22	241.16	255.14	70
71	135.28	167.80	189.80	205.26	222.48	262.83	278.24	71
72	147.93	183.65	207.78	224.47	243.20	287.40	304.29	72
73	163.44	203.14	229.90	246.93	267.62	316.07	335.67	73
74	180.46	224.54	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.49	7.15	8.34	9.23	11.26	12.22	14.25	18-34
35-39	7.15	9.25	10.76	11.87	14.27	15.65	18.08	35-39
40-44	9.92	12.78	14.83	16.29	19.33	21.40	24.47	40-44
45-49	14.39	18.47	21.33	23.37	27.32	30.55	34.60	45-49
50	16.08	20.59	23.73	25.97	30.20	33.89	38.21	50
51	17.33	22.17	25.54	27.92	32.39	36.43	40.99	51
52	18.67	23.85	27.46	30.01	34.71	39.12	43.93	52
53	20.11	25.69	29.54	32.25	37.16	41.99	47.03	53
54	21.65	27.61	31.73	34.60	39.71	45.00	50.26	54
55	23.25	29.62	34.01	37.06	42.36	48.15	53.58	55
56	24.93	31.73	36.41	39.62	45.10	51.41	56.56	56
57	26.68	33.91	38.86	42.26	47.66	54.79	59.68	57
58	28.26	35.89	41.09	44.63	49.98	57.71	63.83	58
59	29.94	37.99	43.45	47.14	52.43	60.46	66.90	59
60	31.80	40.30	45.85	48.84	54.21	62.51	69.41	60
61	33.88	42.88	47.41	50.44	55.98	64.56	71.95	61
62	36.22	45.48	48.92	52.04	57.76	66.60	74.54	62
63	39.06	49.37	54.36	57.83	64.19	74.02	82.52	63
64	42.26	53.35	59.78	63.61	70.60	81.41	90.56	64
65	45.80	57.75	65.22	69.39	77.02	88.82	98.66	65
66	49.67	62.61	70.65	75.17	83.44	96.22	106.27	66
67	53.90	67.91	76.09	80.95	89.85	103.61	112.20	67
68	57.34	72.18	81.97	88.28	96.08	113.06	119.98	68
69	61.43	77.30	87.74	94.55	102.90	121.22	128.45	69
70	66.51	83.65	94.88	102.23	111.24	131.15	138.87	70
71	72.85	91.60	103.87	111.89	121.63	143.48	151.83	71
72	80.77	101.55	115.13	123.98	134.47	158.84	167.95	72
73	92.76	116.65	132.27	141.90	153.63	181.51	192.82	73
74	106.37	133.80	148.96	158.47	175.34	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.09	15.57	17.58	19.57	22.07	25.32	27.95	18-34
35-39	15.97	19.14	21.61	23.95	26.99	31.01	34.16	35-39
40-44	20.76	25.01	28.28	31.26	35.05	40.40	44.36	40-44
45-49	28.55	34.63	39.16	43.16	48.20	55.71	61.01	45-49
50	34.73	42.19	47.70	52.47	58.36	67.65	73.86	50
51	38.19	46.42	52.50	57.69	64.09	74.38	81.16	51
52	41.70	50.70	57.34	62.98	69.93	81.19	88.52	52
53	44.63	54.41	61.57	67.57	74.99	87.08	94.92	53
54	47.55	58.08	65.77	72.13	80.00	92.94	101.27	54
55	50.50	61.82	70.01	76.74	85.08	98.86	107.69	55
56	53.49	65.63	74.35	81.44	90.19	104.89	114.17	56
57	56.58	69.52	78.81	86.25	95.47	111.08	119.57	57
58	59.45	73.20	82.95	90.18	100.34	116.11	124.74	58
59	62.55	77.12	87.44	93.71	104.87	120.62	129.74	59
60	66.02	81.48	90.87	97.24	108.18	124.75	133.76	60
61	69.92	86.28	94.26	100.45	111.49	128.57	137.79	61
62	73.82	89.49	97.20	103.42	114.78	132.36	141.79	62
63	79.95	99.03	108.04	114.93	127.59	147.11	157.63	63
64	86.21	106.90	118.69	126.45	140.36	161.87	173.45	64
65	93.15	115.63	129.32	137.98	153.16	176.62	189.28	65
66	100.83	125.23	140.02	149.49	165.94	191.35	205.12	66
67	109.22	135.74	150.71	161.02	178.73	206.10	220.94	67
68	117.55	146.20	165.77	179.57	195.77	230.66	242.02	68
69	126.84	157.80	178.99	194.26	211.85	249.28	261.81	69
70	137.24	170.86	193.81	210.16	229.54	269.65	283.82	70
71	148.97	185.57	210.54	228.12	248.97	292.64	308.39	71
72	162.21	202.23	229.48	248.43	271.00	318.66	335.92	72
73	178.54	222.85	252.94	272.32	295.80	348.57	368.24	73
74	196.43	245.44	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.15	11.24	13.83	14.92	17.50	18-34
35-39	8.72	11.30	13.18	14.56	17.65	19.24	22.36	35-39
40-44	12.08	15.60	18.14	19.96	23.88	26.29	30.23	40-44
45-49	17.39	22.37	25.89	28.42	33.49	37.23	42.42	45-49
50	19.35	24.83	28.68	31.45	36.87	41.13	46.64	50
51	20.80	26.67	30.80	33.73	39.45	44.12	49.93	51
52	22.35	28.62	33.03	36.17	42.17	47.25	53.37	52
53	23.98	30.72	35.41	38.74	44.98	50.54	56.93	53
54	25.72	32.88	37.89	41.40	47.88	53.96	60.60	54
55	27.50	35.14	40.45	44.17	50.88	57.51	64.32	55
56	29.37	37.49	43.14	47.03	53.94	61.15	67.23	56
57	31.30	39.90	45.85	49.96	56.55	64.90	70.29	57
58	33.03	42.08	48.30	52.56	58.93	68.03	75.73	58
59	34.85	44.36	50.86	55.27	61.45	70.86	79.11	59
60	36.87	46.86	53.49	57.03	63.30	72.99	81.95	60
61	39.10	49.65	55.16	58.69	65.13	75.12	84.85	61
62	41.62	52.48	56.73	60.35	66.98	77.23	87.85	62
63	44.70	56.68	62.66	66.66	73.99	85.32	96.38	63
64	48.17	61.01	68.56	72.96	80.97	93.37	105.03	64
65	52.00	65.77	74.49	79.26	87.97	101.45	113.80	65
66	56.16	71.03	80.41	85.56	94.97	109.52	121.59	66
67	60.70	76.74	86.34	91.86	101.96	117.57	126.03	67
68	64.38	81.31	92.60	99.86	108.93	127.88	134.61	68
69	68.72	86.78	98.78	106.68	116.51	136.91	143.87	69
70	74.11	93.53	106.39	114.89	125.60	147.66	155.09	70
71	80.81	101.96	115.95	125.20	136.74	160.83	168.84	71
72	89.18	112.52	127.92	138.07	150.33	177.13	185.76	72
73	101.86	128.55	146.19	156.72	170.08	200.48	212.00	73
74	116.24	146.73	163.39	173.82	192.38	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates

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Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.10	18.09	20.51	22.72	25.85	29.46	32.74	18-34
35-39	18.59	22.43	25.42	28.05	31.89	36.41	40.36	35-39
40-44	24.30	29.45	33.41	36.81	41.60	47.68	52.65	40-44
45-49	33.42	40.76	46.23	50.83	57.18	65.74	72.38	45-49
50	40.06	48.94	55.51	60.93	68.27	78.71	86.40	50
51	43.88	53.64	60.86	66.73	74.68	86.21	94.58	51
52	47.77	58.39	66.25	72.62	81.23	93.81	102.82	52
53	51.07	62.59	71.05	77.84	87.01	100.51	110.14	53
54	54.36	66.74	75.81	83.02	92.73	107.18	117.39	54
55	57.68	70.96	80.60	88.25	98.52	113.90	124.70	55
56	61.03	75.24	85.48	93.55	104.30	120.71	132.03	56
57	64.47	79.57	90.46	98.93	110.23	127.64	137.62	57
58	67.58	83.58	94.97	103.26	115.56	133.19	142.87	58
59	70.91	87.81	99.83	107.19	120.26	138.21	147.94	59
60	74.63	92.49	103.65	111.12	123.71	142.66	152.04	60
61	78.80	97.65	107.45	114.57	127.16	146.64	156.15	61
62	83.00	101.26	110.58	117.66	130.58	150.58	160.22	62
63	89.59	111.40	122.34	130.14	144.48	166.58	177.23	63
64	96.35	119.93	133.82	142.64	158.33	182.60	194.21	64
65	103.81	129.36	145.27	155.15	172.22	198.60	211.20	65
66	112.05	139.68	156.82	167.63	186.08	214.57	228.21	66
67	121.00	150.92	168.36	180.14	199.95	230.57	245.19	67
68	129.76	161.98	184.13	199.63	218.38	256.74	267.75	68
69	139.51	174.19	198.09	215.18	235.85	276.55	289.01	69
70	150.40	187.91	213.69	232.01	254.86	298.14	312.50	70
71	162.66	203.34	231.28	250.98	275.46	322.45	338.54	71
72	176.49	220.81	251.18	272.39	298.80	349.92	367.55	72
73	193.64	242.56	275.98	297.71	323.98	381.07	400.81	73
74	212.40	266.34	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.81	10.21	11.96	13.25	16.40	17.62	20.75	18-34
35-39	10.29	13.35	15.60	17.25	21.03	22.83	26.64	35-39
40-44	14.24	18.42	21.45	23.63	28.43	31.18	35.99	40-44
45-49	20.39	26.27	30.45	33.47	39.66	43.91	50.24	45-49
50	22.62	29.07	33.63	36.93	43.54	48.37	55.07	50
51	24.27	31.17	36.06	39.54	46.51	51.81	58.87	51
52	26.03	33.39	38.60	42.33	49.63	55.38	62.81	52
53	27.85	35.75	41.28	45.23	52.80	59.09	66.83	53
54	29.79	38.15	44.05	48.20	56.05	62.92	70.94	54
55	31.75	40.66	46.89	51.28	59.40	66.87	75.06	55
56	33.81	43.25	49.87	54.44	62.78	70.89	77.90	56
57	35.92	45.89	52.84	57.66	65.44	75.01	80.90	57
58	37.80	48.27	55.51	60.49	67.88	78.35	87.63	58
59	39.76	50.73	58.27	63.40	70.47	81.26	91.32	59
60	41.94	53.42	61.13	65.22	72.39	83.47	94.49	60
61	44.32	56.42	62.91	66.94	74.28	85.68	97.75	61
62	47.02	59.48	64.54	68.66	76.20	87.86	101.16	62
63	50.34	63.99	70.96	75.49	83.79	96.62	110.24	63
64	54.08	68.67	77.34	82.31	91.34	105.33	119.50	64
65	58.20	73.79	83.76	89.13	98.92	114.08	128.94	65
66	62.65	79.45	90.17	95.95	106.50	122.82	136.91	66
67	67.50	85.57	96.59	102.77	114.07	131.53	139.86	67
68	71.42	90.44	103.23	111.44	121.78	142.70	149.24	68
69	76.01	96.26	109.82	118.81	130.12	152.60	159.29	69
70	81.71	103.41	117.90	127.55	139.96	164.17	171.31	70
71	88.77	112.32	128.03	138.51	151.85	178.18	185.85	71
72	97.59	123.49	140.71	152.16	166.19	195.42	203.57	72
73	110.96	140.45	160.11	171.54	186.53	219.45	231.18	73
74	126.11	159.66	177.82	189.17	209.42	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.11	20.61	23.44	25.87	29.63	33.60	37.53	18-34
35-39	21.21	25.72	29.23	32.15	36.79	41.81	46.56	35-39
40-44	27.84	33.89	38.54	42.36	48.15	54.96	60.94	40-44
45-49	38.29	46.89	53.30	58.50	66.16	75.77	83.75	45-49
50	45.39	55.69	63.32	69.39	78.18	89.77	98.94	50
51	49.57	60.86	69.22	75.77	85.27	98.04	108.00	51
52	53.84	66.08	75.16	82.26	92.53	106.43	117.12	52
53	57.51	70.77	80.53	88.11	99.03	113.94	125.36	53
54	61.17	75.40	85.85	93.91	105.46	121.42	133.51	54
55	64.86	80.10	91.19	99.76	111.96	128.94	141.71	55
56	68.57	84.85	96.61	105.66	118.41	136.53	149.89	56
57	72.36	89.62	102.11	111.61	124.99	144.20	155.67	57
58	75.71	93.96	106.99	116.34	130.78	150.27	161.00	58
59	79.27	98.50	112.22	120.67	135.65	155.80	166.14	59
60	83.24	103.50	116.43	125.00	139.24	160.57	170.32	60
61	87.68	109.02	120.64	128.69	142.83	164.71	174.51	61
62	92.18	113.03	123.96	131.90	146.38	168.80	178.65	62
63	99.23	123.77	136.64	145.35	161.37	186.05	196.83	63
64	106.49	132.96	148.95	158.83	176.30	203.33	214.97	64
65	114.47	143.09	161.22	172.32	191.28	220.58	233.12	65
66	123.27	154.13	173.62	185.77	206.22	237.79	251.30	66
67	132.78	166.10	186.01	199.26	221.17	255.04	269.44	67
68	141.97	177.76	202.49	219.69	240.99	282.82	293.48	68
69	152.18	190.58	217.19	236.10	259.85	303.82	316.21	69
70	163.56	204.96	233.57	253.86	280.18	326.63	341.18	70
71	176.35	221.11	252.02	273.84	301.95	352.26	368.69	71
72	190.77	239.39	272.88	296.35	326.60	381.18	399.18	72
73	208.74	262.27	299.02	323.10	352.16	413.57	433.38	73
74	228.37	287.24	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.97	11.74	13.77	15.26	18.97	20.32	24.00	18-34
35-39	11.86	15.40	18.02	19.94	24.41	26.42	30.92	35-39
40-44	16.40	21.24	24.76	27.30	32.98	36.07	41.75	40-44
45-49	23.39	30.17	35.01	38.52	45.83	50.59	58.06	45-49
50	25.89	33.31	38.58	42.41	50.21	55.61	63.50	50
51	27.74	35.67	41.32	45.35	53.57	59.50	67.81	51
52	29.71	38.16	44.17	48.49	57.09	63.51	72.25	52
53	31.72	40.78	47.15	51.72	60.62	67.64	76.73	53
54	33.86	43.42	50.21	55.00	64.22	71.88	81.28	54
55	36.00	46.18	53.33	58.39	67.92	76.23	85.80	55
56	38.25	49.01	56.60	61.85	71.62	80.63	88.57	56
57	40.54	51.88	59.83	65.36	74.33	85.12	91.51	57
58	42.57	54.46	62.72	68.42	76.83	88.67	99.53	58
59	44.67	57.10	65.68	71.53	79.49	91.66	103.53	59
60	47.01	59.98	68.77	73.41	81.48	93.95	107.03	60
61	49.54	63.19	70.66	75.19	83.43	96.24	110.65	61
62	52.42	66.48	72.35	76.97	85.42	98.49	114.47	62
63	55.98	71.30	79.26	84.32	93.59	107.92	124.10	63
64	59.99	76.33	86.12	91.66	101.71	117.29	133.97	64
65	64.40	81.81	93.03	99.00	109.87	126.71	144.08	65
66	69.14	87.87	99.93	106.34	118.03	136.12	152.23	66
67	74.30	94.40	106.84	113.68	126.18	145.49	153.69	67
68	78.46	99.57	113.86	123.02	134.63	157.52	163.87	68
69	83.30	105.74	120.86	130.94	143.73	168.29	174.71	69
70	89.31	113.29	129.41	140.21	154.32	180.68	187.53	70
71	96.73	122.68	140.11	151.82	166.96	195.53	202.86	71
72	106.00	134.46	153.50	166.25	182.05	213.71	221.38	72
73	120.06	152.35	174.03	186.36	202.98	238.42	250.36	73
74	135.98	172.59	192.25	204.52	226.46	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.12	23.13	26.37	29.02	33.41	37.74	42.32	18-34
35-39	23.83	29.01	33.04	36.25	41.69	47.21	52.76	35-39
40-44	31.38	38.33	43.67	47.91	54.70	62.24	69.23	40-44
45-49	43.16	53.02	60.37	66.17	75.14	85.80	95.12	45-49
50	50.72	62.44	71.13	77.85	88.09	100.83	111.48	50
51	55.26	68.08	77.58	84.81	95.86	109.87	121.42	51
52	59.91	73.77	84.07	91.90	103.83	119.05	131.42	52
53	63.95	78.95	90.01	98.38	111.05	127.37	140.58	53
54	67.98	84.06	95.89	104.80	118.19	135.66	149.63	54
55	72.04	89.24	101.78	111.27	125.40	143.98	158.72	55
56	76.11	94.46	107.74	117.77	132.52	152.35	167.75	56
57	80.25	99.67	113.76	124.29	139.75	160.76	173.72	57
58	83.84	104.34	119.01	129.42	146.00	167.35	179.13	58
59	87.63	109.19	124.61	134.15	151.04	173.39	184.34	59
60	91.85	114.51	129.21	138.88	154.77	178.48	188.60	60
61	96.56	120.39	133.83	142.81	158.50	182.78	192.87	61
62	101.36	124.80	137.34	146.14	162.18	187.02	197.08	62
63	108.87	136.14	150.94	160.56	178.26	205.52	216.43	63
64	116.63	145.99	164.08	175.02	194.27	224.06	235.73	64
65	125.13	156.82	177.17	189.49	210.34	242.56	255.04	65
66	134.49	168.58	190.42	203.91	226.36	261.01	274.39	66
67	144.56	181.28	203.66	218.38	242.39	279.51	293.69	67
68	154.18	193.54	220.85	239.75	263.60	308.90	319.21	68
69	164.85	206.97	236.29	257.02	283.85	331.09	343.41	69
70	176.72	222.01	253.45	275.71	305.50	355.12	369.86	70
71	190.04	238.88	272.76	296.70	328.44	382.07	398.84	71
72	205.05	257.97	294.58	320.31	354.40	412.44	430.81	72
73	223.84	281.98	322.06	348.49	380.34	446.07	465.95	73
74	244.34	308.14	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.13	13.27	15.58	17.27	21.54	23.02	27.25	18-34
35-39	13.43	17.45	20.44	22.63	27.79	30.01	35.20	35-39
40-44	18.56	24.06	28.07	30.97	37.53	40.96	47.51	40-44
45-49	26.39	34.07	39.57	43.57	52.00	57.27	65.88	45-49
50	29.16	37.55	43.53	47.89	56.88	62.85	71.93	50
51	31.21	40.17	46.58	51.16	60.63	67.19	76.75	51
52	33.39	42.93	49.74	54.65	64.55	71.64	81.69	52
53	35.59	45.81	53.02	58.21	68.44	76.19	86.63	53
54	37.93	48.69	56.37	61.80	72.39	80.84	91.62	54
55	40.25	51.70	59.77	65.50	76.44	85.59	96.54	55
56	42.69	54.77	63.33	69.26	80.46	90.37	99.24	56
57	45.16	57.87	66.82	73.06	83.22	95.23	102.12	57
58	47.34	60.65	69.93	76.35	85.78	98.99	111.43	58
59	49.58	63.47	73.09	79.66	88.51	102.06	115.74	59
60	52.08	66.54	76.41	81.60	90.57	104.43	119.57	60
61	54.76	69.96	78.41	83.44	92.58	106.80	123.55	61
62	57.82	73.48	80.16	85.28	94.64	109.12	127.78	62
63	61.62	78.61	87.56	93.15	103.39	119.22	137.96	63
64	65.90	83.99	94.90	101.01	112.08	129.25	148.44	64
65	70.60	89.83	102.30	108.87	120.82	139.34	159.22	65
66	75.63	96.29	109.69	116.73	129.56	149.42	167.55	66
67	81.10	103.23	117.09	124.59	138.29	159.45	167.52	67
68	85.50	108.70	124.49	134.60	147.48	172.34	178.50	68
69	90.59	115.22	131.90	143.07	157.34	183.98	190.13	69
70	96.91	123.17	140.92	152.87	168.68	197.19	203.75	70
71	104.69	133.04	152.19	165.13	182.07	212.88	219.87	71
72	114.41	145.43	166.29	180.34	197.91	232.00	239.19	72
73	129.16	164.25	187.95	201.18	219.43	257.39	269.54	73
74	145.85	185.52	206.68	219.87	243.50	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	25.65	29.30	32.17	37.19	41.88	47.11	18-34
35-39	26.45	32.30	36.85	40.35	46.59	52.61	58.96	35-39
40-44	34.92	42.77	48.80	53.46	61.25	69.52	77.52	40-44
45-49	48.03	59.15	67.44	73.84	84.12	95.83	106.49	45-49
50	56.05	69.19	78.94	86.31	98.00	111.89	124.02	50
51	60.95	75.30	85.94	93.85	106.45	121.70	134.84	51
52	65.98	81.46	92.98	101.54	115.13	131.67	145.72	52
53	70.39	87.13	99.49	108.65	123.07	140.80	155.80	53
54	74.79	92.72	105.93	115.69	130.92	149.90	165.75	54
55	79.22	98.38	112.37	122.78	138.84	159.02	175.73	55
56	83.65	104.07	118.87	129.88	146.63	168.17	185.61	56
57	88.14	109.72	125.41	136.97	154.51	177.32	191.77	57
58	91.97	114.72	131.03	142.50	161.22	184.43	197.26	58
59	95.99	119.88	137.00	147.63	166.43	190.98	202.54	59
60	100.46	125.52	141.99	152.76	170.30	196.39	206.88	60
61	105.44	131.76	147.02	156.93	174.17	200.85	211.23	61
62	110.54	136.57	150.72	160.38	177.98	205.24	215.51	62
63	118.51	148.51	165.24	175.77	195.15	224.99	236.03	63
64	126.77	159.02	179.21	191.21	212.24	244.79	256.49	64
65	135.79	170.55	193.12	206.66	229.40	264.54	276.96	65
66	145.71	183.03	207.22	222.05	246.50	284.23	297.48	66
67	156.34	196.46	221.31	237.50	263.61	303.98	317.94	67
68	166.39	209.32	239.21	259.81	286.21	334.98	344.94	68
69	177.52	223.36	255.39	277.94	307.85	358.36	370.61	69
70	189.88	239.06	273.33	297.56	330.82	383.61	398.54	70
71	203.73	256.65	293.50	319.56	354.93	411.88	428.99	71
72	219.33	276.55	316.28	344.27	382.20	443.70	462.44	72
73	238.94	301.69	345.10	373.88	408.52	478.57	498.52	73
74	260.31	329.04	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.29	14.80	17.39	19.28	24.11	25.72	30.50	18-34
35-39	15.00	19.50	22.86	25.32	31.17	33.60	39.48	35-39
40-44	20.72	26.88	31.38	34.64	42.08	45.85	53.27	40-44
45-49	29.39	37.97	44.13	48.62	58.17	63.95	73.70	45-49
50	32.43	41.79	48.48	53.37	63.55	70.09	80.36	50
51	34.68	44.67	51.84	56.97	67.69	74.88	85.69	51
52	37.07	47.70	55.31	60.81	72.01	79.77	91.13	52
53	39.46	50.84	58.89	64.70	76.26	84.74	96.53	53
54	42.00	53.96	62.53	68.60	80.56	89.80	101.96	54
55	44.50	57.22	66.21	72.61	84.96	94.95	107.28	55
56	47.13	60.53	70.06	76.67	89.30	100.11	109.91	56
57	49.78	63.86	73.81	80.76	92.11	105.34	112.73	57
58	52.11	66.84	77.14	84.28	94.73	109.31	123.33	58
59	54.49	69.84	80.50	87.79	97.53	112.46	127.95	59
60	57.15	73.10	84.05	89.79	99.66	114.91	132.11	60
61	59.98	76.73	86.16	91.69	101.73	117.36	136.45	61
62	63.22	80.48	87.97	93.59	103.86	119.75	141.09	62
63	67.26	85.92	95.86	101.98	113.19	130.52	151.82	63
64	71.81	91.65	103.68	110.36	122.45	141.21	162.91	64
65	76.80	97.85	111.57	118.74	131.77	151.97	174.36	65
66	82.12	104.71	119.45	127.12	141.09	162.72	182.87	66
67	87.90	112.06	127.34	135.50	150.40	173.41	181.35	67
68	92.54	117.83	135.12	146.18	160.33	187.16	193.13	68
69	97.88	124.70	142.94	155.20	170.95	199.67	205.55	69
70	104.51	133.05	152.43	165.53	183.04	213.70	219.97	70
71	112.65	143.40	164.27	178.44	197.18	230.23	236.88	71
72	122.82	156.40	179.08	194.43	213.77	250.29	257.00	72
73	138.26	176.15	201.87	216.00	235.88	276.36	288.72	73
74	155.72	198.45	221.11	235.22	260.54	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	24.32	29.65	33.68	37.00	42.12	48.02	53.31	18-34
35-39	30.46	37.27	42.35	46.47	52.67	60.23	66.66	35-39
40-44	38.96	47.87	54.42	59.60	67.26	77.16	85.14	40-44
45-49	51.27	63.20	71.87	78.60	88.33	101.63	111.81	45-49
50	57.86	71.40	81.16	88.69	99.32	114.58	125.72	50
51	62.30	76.90	87.42	95.50	106.85	123.35	135.25	51
52	66.74	82.44	93.71	102.35	114.41	132.17	144.82	52
53	70.61	87.30	99.27	108.39	121.07	139.93	153.26	53
54	74.41	92.09	104.75	114.35	127.63	147.52	161.56	54
55	78.16	96.85	110.19	117.60	130.53	150.53	165.61	55
56	81.90	101.59	112.76	119.95	133.14	153.53	168.43	56
57	85.62	106.32	114.96	122.30	135.75	156.54	171.24	57
58	88.84	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.22	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.89	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.74	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.72	217.50	235.35	250.37	277.92	320.47	349.12	70
71	186.10	233.11	253.47	269.64	299.30	345.14	375.43	71
72	200.09	250.80	271.57	288.91	320.70	369.81	401.75	72
73	217.78	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.98	18.08	21.05	23.23	28.14	30.69	35.62	18-34
35-39	18.03	23.25	27.01	29.73	35.59	39.13	45.06	35-39
40-44	23.68	30.46	35.29	38.73	45.85	50.82	58.03	40-44
45-49	31.69	40.66	46.97	51.44	60.17	67.27	76.17	45-49
50	33.78	43.28	49.94	54.63	63.56	71.32	80.44	50
51	35.80	45.85	52.88	57.82	67.12	75.44	84.97	51
52	37.88	48.49	55.89	61.08	70.76	79.66	89.57	52
53	40.01	51.19	58.96	64.39	74.38	83.90	94.14	53
54	42.18	53.92	62.07	67.75	78.01	88.20	97.29	54
55	44.38	56.69	65.22	71.15	81.67	92.54	98.70	55
56	46.61	59.49	68.40	74.57	83.61	96.42	100.12	56
57	48.84	62.30	71.58	76.82	85.27	98.33	101.54	57
58	50.74	64.66	72.58	77.21	85.70	98.83	103.11	58
59	52.70	67.12	72.94	77.60	86.13	99.32	104.69	59
60	54.84	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.23	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.26	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.51	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.14	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.16	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.11	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.80	113.71	123.69	131.58	146.06	168.43	183.80	69
70	95.55	120.96	133.64	142.17	157.80	181.97	198.24	70
71	102.71	130.03	143.59	152.76	169.56	195.53	212.68	71
72	111.67	141.37	153.54	163.34	181.31	209.08	227.13	72
73	125.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	141.07	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.86	37.84	43.09	47.17	53.95	61.29	68.28	18-34
35-39	38.92	47.86	54.51	59.63	67.88	77.38	85.91	35-39
40-44	49.80	61.47	70.02	76.50	86.68	99.16	109.73	40-44
45-49	65.18	80.70	91.96	100.36	113.22	129.91	143.32	45-49
50	72.35	89.70	102.21	111.46	125.37	144.17	158.70	50
51	77.51	96.15	109.56	119.46	134.26	154.48	169.94	51
52	82.68	102.63	116.94	127.49	143.16	164.83	181.21	52
53	87.26	108.40	123.56	134.69	151.13	174.10	191.31	53
54	91.76	114.10	130.07	141.78	158.96	183.22	201.22	54
55	96.18	119.70	136.48	148.76	166.45	191.96	210.94	55
56	100.54	125.24	142.81	152.65	169.45	195.40	214.90	56
57	104.84	130.72	146.02	155.34	172.43	198.84	217.62	57
58	108.40	135.27	148.09	157.54	174.87	201.66	219.76	58
59	112.11	140.01	150.16	159.74	177.31	204.46	221.89	59
60	116.15	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.70	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.82	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.45	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.84	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.94	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.50	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.98	237.32	255.41	271.72	301.60	347.81	378.85	69
70	200.64	252.10	274.84	292.39	324.56	374.26	406.73	70
71	213.75	268.72	294.28	313.07	347.50	400.72	434.61	71
72	228.56	287.54	313.71	333.74	370.46	427.19	462.49	72
73	247.54	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.18	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.12	23.42	27.27	30.09	36.48	39.76	46.17	18-34
35-39	23.37	30.13	35.01	38.53	46.18	50.73	58.46	35-39
40-44	30.50	39.24	45.47	49.92	59.16	65.53	74.88	40-44
45-49	40.39	51.84	59.91	65.64	76.90	85.87	97.34	45-49
50	42.77	54.83	63.30	69.26	80.71	90.47	102.16	50
51	45.21	57.94	66.85	73.12	85.04	95.46	107.65	51
52	47.69	61.09	70.46	77.04	89.40	100.52	113.17	52
53	50.19	64.27	74.08	80.95	93.68	105.53	118.57	53
54	52.72	67.46	77.72	84.87	97.93	110.56	123.97	54
55	55.26	70.65	81.36	88.80	102.17	115.58	127.46	55
56	57.80	73.86	84.99	92.72	106.35	120.58	128.37	56
57	60.33	77.04	88.60	96.61	109.80	125.53	129.28	57
58	62.42	79.65	91.54	98.68	109.53	126.31	130.53	58
59	64.57	82.34	92.53	98.44	109.27	126.01	131.77	59
60	66.88	85.25	92.30	98.20	109.00	125.70	133.01	60
61	69.47	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.24	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.50	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.19	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.28	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.77	116.41	124.34	132.28	146.83	169.32	185.53	67
68	100.04	126.38	135.00	143.62	159.42	183.82	200.79	68
69	105.08	133.38	145.65	154.95	171.99	198.33	216.05	69
70	111.25	141.19	156.30	166.28	184.57	212.84	231.31	70
71	118.92	150.94	166.96	177.62	197.15	227.35	246.57	71
72	128.51	163.13	177.62	188.95	209.74	241.86	261.84	72
73	143.39	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.18	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	36.90	45.40	51.78	56.56	64.87	73.55	82.11	18-34
35-39	46.73	57.64	65.73	71.78	81.92	93.22	103.68	35-39
40-44	59.81	74.03	84.42	92.11	104.61	119.47	132.43	40-44
45-49	78.02	96.86	110.50	120.45	136.21	156.02	172.42	45-49
50	85.72	106.60	121.64	132.49	149.42	171.49	189.15	50
51	91.55	113.93	130.00	141.58	159.56	183.22	201.97	51
52	97.39	121.27	138.39	150.70	169.70	194.99	214.81	52
53	102.64	127.89	145.98	158.97	178.88	205.64	226.44	53
54	107.78	134.42	153.44	167.11	187.88	216.12	237.84	54
55	112.81	140.80	160.76	175.09	196.69	226.39	248.96	55
56	117.75	147.08	167.94	182.90	205.30	236.44	259.87	56
57	122.58	153.24	175.00	188.39	209.11	241.14	264.00	57
58	126.46	158.21	178.98	190.40	211.34	243.72	265.53	58
59	130.47	163.35	180.87	192.41	213.57	246.28	267.06	59
60	134.81	168.90	182.75	194.42	215.80	248.85	268.59	60
61	139.69	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.46	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.98	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.56	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.95	211.44	225.86	240.28	266.71	307.56	334.28	65
66	181.12	223.71	238.97	254.22	282.18	325.40	355.16	66
67	192.01	235.99	252.08	268.17	297.67	343.26	376.04	67
68	202.15	254.37	272.83	290.25	322.18	371.52	405.47	68
69	213.21	268.43	293.59	312.33	346.68	399.79	434.91	69
70	225.49	284.05	314.34	334.41	371.20	428.04	464.35	70
71	239.28	301.60	335.10	356.49	395.70	456.30	493.78	71
72	254.85	321.46	355.85	378.57	420.22	484.57	523.22	72
73	275.02	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.90	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.94	28.35	33.01	36.42	44.18	48.14	55.91	18-34
35-39	28.30	36.48	42.40	46.66	55.96	61.44	70.83	35-39
40-44	36.80	47.35	54.87	60.25	71.45	79.11	90.44	40-44
45-49	48.42	62.16	71.86	78.75	92.34	103.04	116.89	45-49
50	51.07	65.49	75.63	82.77	96.55	108.15	122.21	50
51	53.89	69.09	79.75	87.25	101.58	113.94	128.59	51
52	56.75	72.73	83.91	91.77	106.62	119.78	134.96	52
53	59.59	76.35	88.04	96.24	111.50	125.50	141.13	53
54	62.45	79.96	92.17	100.68	116.32	131.20	147.25	54
55	65.30	83.54	96.26	105.10	121.10	136.85	153.27	55
56	68.13	87.13	100.31	109.48	125.76	142.44	156.62	56
57	70.93	90.65	104.31	113.80	130.33	147.93	157.02	57
58	73.20	93.49	107.51	117.24	133.36	152.30	157.94	58
59	75.52	96.39	110.81	119.29	132.41	152.69	158.85	59
60	78.00	99.52	111.31	118.42	131.44	151.58	159.76	60
61	80.77	103.00	110.51	117.56	130.49	150.47	160.67	61
62	83.93	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.10	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.73	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.82	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.33	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.25	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.82	144.75	156.26	166.23	184.52	212.77	232.23	68
69	119.19	151.54	167.61	178.31	197.92	228.24	248.31	69
70	125.75	159.87	178.97	190.39	211.33	243.70	264.38	70
71	133.89	170.25	190.33	202.48	224.75	259.17	280.46	71
72	144.06	183.23	201.69	214.56	238.17	274.64	296.54	72
73	159.94	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.82	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.15	15.27	16.98	19.24	21.05	24.69	26.64	18-34
35-39	15.55	18.21	20.29	22.84	24.92	29.31	31.55	35-39
40-44	19.83	23.40	26.12	29.23	31.83	37.48	40.30	40-44
45-49	27.27	32.44	36.27	40.34	43.85	51.69	55.50	45-49
50	35.09	41.83	46.79	51.85	56.21	66.39	71.15	50
51	39.01	46.55	52.09	57.65	62.46	73.81	79.07	51
52	42.85	51.21	57.31	63.36	68.64	81.13	86.88	52
53	45.65	54.69	61.25	67.60	73.22	86.56	92.69	53
54	48.29	58.03	65.03	71.66	77.63	91.76	98.27	54
55	50.87	61.30	68.75	74.24	81.93	95.03	102.00	55
56	53.44	64.58	71.15	75.69	84.01	96.88	104.46	56
57	56.10	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.72	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.93	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.42	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.18	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.38	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.49	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.05	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.28	8.14	9.48	10.48	12.60	13.81	15.94	18-34
35-39	8.09	10.42	12.10	13.31	15.81	17.48	20.01	35-39
40-44	11.26	14.45	16.70	18.31	21.44	23.95	27.14	40-44
45-49	16.52	21.13	24.31	26.55	30.67	34.60	38.83	45-49
50	18.69	23.84	27.38	29.87	34.30	38.85	43.42	50
51	20.18	25.71	29.52	32.17	36.86	41.83	46.66	51
52	21.73	27.67	31.75	34.58	39.51	44.92	50.01	52
53	23.34	29.69	34.02	37.03	42.16	48.05	53.36	53
54	25.00	31.77	36.38	39.55	44.84	51.27	55.26	54
55	26.73	33.92	38.79	41.53	46.10	53.16	57.07	55
56	28.51	36.13	40.10	42.66	47.35	54.61	58.88	56
57	30.33	38.40	41.16	43.79	48.60	56.06	60.69	57
58	31.93	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.64	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.53	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.48	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.75	83.36	89.03	94.72	105.14	121.25	131.07	69
70	72.04	90.20	97.40	103.62	115.02	132.63	143.40	70
71	78.62	98.42	105.76	112.51	124.88	144.01	155.72	71
72	86.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.48	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.75	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.20	17.64	19.62	22.22	24.30	28.53	30.77	18-34
35-39	17.97	21.03	23.44	26.38	28.80	33.84	36.45	35-39
40-44	22.91	27.03	30.17	33.76	36.77	43.29	46.55	40-44
45-49	31.51	37.48	41.90	46.60	50.65	59.72	64.11	45-49
50	40.62	48.42	54.17	60.01	65.06	76.85	82.35	50
51	45.12	53.85	60.25	66.69	72.26	85.39	91.47	51
52	49.51	59.16	66.21	73.20	79.28	93.71	100.36	52
53	52.56	62.97	70.52	76.34	84.31	97.72	103.88	53
54	55.39	66.55	73.21	77.89	86.46	99.70	106.51	54
55	58.10	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.36	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.25	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.40	192.85	206.00	219.15	243.25	280.51	303.30	71
72	172.01	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.64	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.72	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 1% Benefit Increase Offers Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.25	9.41	10.95	12.10	14.55	15.94	18.43	18-34
35-39	9.34	12.04	13.97	15.38	18.25	20.20	23.11	35-39
40-44	13.00	16.69	19.29	21.15	24.76	27.68	31.35	40-44
45-49	19.09	24.39	28.08	30.67	35.44	39.97	44.86	45-49
50	21.63	27.60	31.71	34.58	39.69	44.98	50.25	50
51	23.35	29.75	34.16	37.22	42.65	48.39	53.98	51
52	25.10	31.97	36.68	39.95	45.30	51.90	55.25	52
53	26.87	34.18	39.16	42.02	46.64	53.78	57.19	53
54	28.68	36.43	40.64	43.23	47.98	55.33	59.13	54
55	30.52	38.73	41.76	44.43	49.32	56.87	61.06	55
56	32.40	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.32	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.98	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.94	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.37	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.84	97.46	104.22	110.87	123.06	141.91	153.43	70
71	84.65	105.95	113.17	120.39	133.63	154.10	166.62	71
72	93.14	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.30	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.14	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age

With Annual CPI-U + 2% Benefit Increase Offers Included

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.24	20.01	22.26	25.20	27.57	32.36	34.90	18-34
35-39	20.39	23.85	26.58	29.93	32.67	38.39	41.35	35-39
40-44	25.99	30.66	34.24	38.30	41.72	49.10	52.80	40-44
45-49	35.73	42.51	47.53	52.85	57.46	67.73	72.72	45-49
50	46.14	55.02	61.54	68.18	73.92	87.31	93.57	50
51	51.25	61.15	68.42	75.72	82.05	96.96	103.86	51
52	56.16	67.11	75.10	80.77	89.65	103.38	110.42	52
53	59.47	71.26	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.69	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.95	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.50	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.50	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.64	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.21	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase III

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With Annual CPI-U + 2% Benefit Increase Offers Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.24	10.67	12.43	13.73	16.51	18.09	20.90	18-34
35-39	10.60	13.66	15.85	17.44	20.71	22.91	26.22	35-39
40-44	14.74	18.94	21.88	23.99	28.09	31.37	35.56	40-44
45-49	21.65	27.68	31.86	34.80	40.20	45.35	50.88	45-49
50	24.58	31.36	36.02	39.27	45.11	51.09	57.10	50
51	26.51	33.78	38.78	42.28	48.42	54.96	59.84	51
52	28.48	36.27	41.43	44.07	48.92	56.41	60.25	52
53	30.40	38.67	42.66	45.38	50.37	58.08	62.37	53
54	32.35	41.08	43.88	46.68	51.81	59.75	64.48	54
55	34.32	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.32	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.36	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.94	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.58	104.64	112.55	119.74	132.91	153.27	167.33	70
71	90.60	113.41	122.22	130.02	144.32	166.42	181.71	71
72	99.36	123.46	131.89	140.30	155.74	179.59	196.09	72
73	113.04	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.42	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
January 12, 2015

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 26.6% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 15% and

the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 10% and the third rate increase will be 5.1%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Actuarial Memorandum
January 12, 2015

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,202
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
January 12, 2015

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

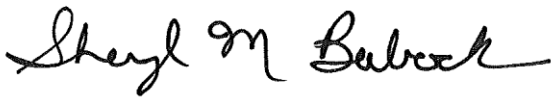
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: January 12, 2015

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855863

Effective Date: On Approval

(Projected) Number of Insureds Affected: 3,782

New Rates

Average Annual Premium Per Member: $1,739

Revised Rates

Average Annual Premium Per Member: $2,127

Average Requested Percentage Rate Change Per Member: 22.3%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Maximum Requested Percentage Rate Change Per Member: 40%, which will be phased in over three years, at % of 15%, 15% and 10%, computed on a simple basis.

Form#	"Product Name"(if applicable)
ILTC-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Long-Term Care Insurance Policy and Riders
INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase I
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future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
Preferred	0.90
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
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New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Preferred	0.90
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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future options based on attained age
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Below Attained Age 75/ Use Age at Issue
future options based on attained age
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Originally Approved Rates
Attained age 75 and above only/ Use age at Issue
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Phase I

Below Attained Age 75/ Use Age at Issue

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I
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future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
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Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase I
Below Attained Age 75/ Use Age at Issue
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
April 1, 2014

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an issue age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will not apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

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The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 10% and the third rate increase will be 5.1%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,645	$5,343,066	137	$537,809	3,782	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,644	$5,341,708	136	$536,248	3,780	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
April 1, 2014

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: April 1, 2014

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855863

Effective Date: On Approval

(Projected) Number of Insureds Affected: 3,381

New Rates

Average Annual Premium Per Member: $1,739

Revised Rates

Average Annual Premium Per Member: $2,127

Average Requested Percentage Rate Change Per Member: 22.3%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Maximum Requested Percentage Rate Change Per Member: 40%, which will be phased in over three years, at % of 15%, 15% and 10%, computed on a simple basis.

Form#	"Product Name"(if applicable)
ILTC-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Long-Term Care Insurance Policy and Riders
INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 14, 2014

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will not apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 10% and the third rate increase will be 5.1%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
March 14, 2014

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

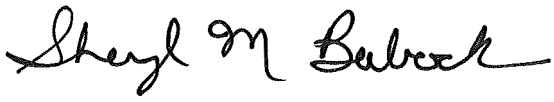
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 14, 2014

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
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Underwriting Class Adjustment Factors	
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders

Virginia
New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
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Underwriting Class Adjustment Factors	
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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future options based on attained age
With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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future options based on attained age
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia
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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
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New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

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Virginia

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New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Preferred	0.90
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Special Risk Class 3	1.35
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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
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New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Issue age under 50 and attained age below 75 - 40% future options based on attained age

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
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With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Issue age under 50 and attained age below 75 - 40%

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

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Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75 and above - 0%

including future elections

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Attained age 75 and above - 0%
including future elections

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase III

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Attained age 75 and above - 0% including future elections

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	N/A	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40%

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age under 50 and attained age below 75 - 40% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age under 50 and attained age below 75 - 40% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	N/A	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1%

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Issue age 50 and above and attained age below 75 - 25.1% future options based on attained age

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	N/A	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Attained age 75 and above - 0% including future elections

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Attained age 75 and above - 0% including future elections

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Attained age 75 and above - 0% including future elections

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Attained age 75 and above - 0% including future elections

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0% including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Attained age 75 and above - 0%
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Attained age 75 and above - 0%
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Attained age 75 and above - 0%
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Attained age 75 and above - 0%
including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Attained age 75 and above - 0%
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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including future elections
Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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Special Risk Class 3	1.35
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Attained age 75 and above - 0%

including future elections

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Attained age 75 and above - 0%

including future elections

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase II

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates - Phase III

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase III

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	181.85	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.94	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.67	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	110.59	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.84	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	358.89	432.66	462.16	491.66	545.74	629.32	665.39	80
81	383.75	470.54	502.62	534.70	593.52	684.42	723.66	81
82	408.84	507.60	543.09	577.76	641.31	739.52	781.91	82
83	434.30	539.12	583.56	620.81	689.10	794.64	840.18	83
84	459.95	570.98	624.03	663.85	736.88	849.73	898.43	84
85	485.87	603.20	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	151.24	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	277.49	330.93	353.48	376.05	417.42	481.34	510.54	82
83	296.62	355.58	379.82	404.07	448.51	517.21	548.58	83
84	315.95	380.23	406.16	432.08	479.61	553.07	586.62	84
85	335.51	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	268.36	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.22	399.25	426.47	453.70	503.60	580.74	616.55	78
79	359.33	441.63	471.74	501.85	557.06	642.38	681.99	79
80	383.81	481.38	517.01	550.02	610.52	704.02	747.43	80
81	408.68	512.68	562.28	598.17	663.97	765.66	812.88	81
82	433.90	544.46	607.55	646.33	717.43	827.30	878.32	82
83	459.49	576.62	651.27	694.49	762.38	888.95	943.76	83
84	485.40	609.25	687.81	741.27	802.50	947.99	1,008.93	84
85	511.67	642.35	724.85	780.63	842.87	997.59	1,059.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	164.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	183.42	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	239.14	287.77	307.40	327.02	362.99	418.58	446.50	79
80	258.39	315.38	336.89	358.40	397.82	458.75	489.35	80
81	277.93	342.99	366.39	389.77	432.65	498.91	532.20	81
82	297.77	370.62	395.88	421.16	467.48	539.08	575.04	82
83	317.89	398.23	425.38	452.53	502.31	579.24	617.89	83
84	338.28	425.84	454.88	483.91	537.14	619.41	660.73	84
85	358.98	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	198.72	244.15	261.05	277.71	308.26	355.48	378.34	75
76	215.87	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.13	271.48	290.13	309.65	345.05	397.01	417.97	77
78	253.75	303.73	324.43	345.14	383.64	441.78	464.59	78
79	279.32	334.83	358.86	381.77	423.76	488.67	513.91	79
80	304.83	365.32	393.21	418.41	464.43	535.56	563.22	80
81	330.24	395.72	425.80	454.33	505.10	582.33	612.50	81
82	355.49	426.06	458.31	488.94	544.10	626.60	658.76	82
83	381.00	456.31	490.71	523.42	582.25	670.72	704.81	83
84	406.25	486.47	523.03	557.79	620.24	714.66	750.69	84
85	431.45	516.55	555.24	592.07	658.10	758.48	796.37	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	121.26	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.34	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.26	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.11	197.54	211.01	224.48	250.09	287.64	302.60	78
79	181.94	218.24	233.40	248.30	275.62	317.82	334.52	79
80	198.73	238.34	255.80	272.13	302.07	348.32	366.63	80
81	215.49	258.40	278.19	295.95	328.51	378.82	398.72	81
82	232.21	278.43	299.83	319.79	354.97	409.33	430.82	82
83	248.88	298.39	321.27	343.01	381.40	439.71	465.10	83
84	265.52	318.30	342.70	368.69	407.28	470.55	499.61	84
85	282.13	338.19	367.90	395.73	432.46	504.74	535.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	215.59	266.27	284.93	303.11	336.46	388.00	413.46	75
76	233.64	280.30	299.42	318.52	355.79	408.54	435.30	76
77	246.78	293.85	314.16	336.22	375.88	431.68	457.00	77
78	273.14	328.76	351.16	373.58	415.74	478.18	505.24	78
79	299.41	361.39	388.43	413.23	458.68	528.94	558.88	79
80	325.55	392.78	425.53	452.89	502.70	579.69	612.50	80
81	351.54	424.00	459.11	491.12	546.73	630.21	666.06	81
82	377.31	455.10	492.53	526.72	587.41	675.72	713.58	82
83	403.26	486.01	525.73	562.06	626.39	720.92	760.68	83
84	428.89	516.76	558.77	597.19	665.07	765.78	807.44	84
85	454.41	547.33	591.59	632.13	703.47	810.39	853.80	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	131.93	165.79	177.11	188.41	209.30	241.17	257.44	75
76	148.84	178.63	190.82	203.01	227.31	260.76	277.76	76
77	160.58	191.48	204.62	219.08	245.31	281.40	298.03	77
78	178.14	214.22	228.83	243.44	272.05	312.21	330.40	78
79	195.66	236.43	253.11	269.27	298.90	344.66	365.07	79
80	213.09	257.43	277.40	295.11	327.58	377.73	400.12	80
81	230.47	278.36	301.68	320.94	356.25	410.81	435.14	81
82	247.76	299.21	324.45	346.80	384.95	443.90	470.17	82
83	264.96	319.94	346.83	371.43	413.61	476.74	506.64	83
84	282.10	340.57	369.16	398.13	441.16	508.87	542.49	84
85	299.18	361.15	395.20	426.13	467.30	544.26	579.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	232.46	288.39	308.81	328.51	364.66	420.52	448.58	75
76	251.41	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.43	316.22	338.19	362.79	406.71	466.35	496.03	77
78	292.53	353.79	377.89	402.02	447.84	514.58	545.89	78
79	319.50	387.95	418.00	444.69	493.60	569.21	603.85	79
80	346.27	420.24	457.85	487.37	540.97	623.82	661.78	80
81	372.84	452.28	492.42	527.91	588.36	678.09	719.62	81
82	399.13	484.14	526.75	564.50	630.72	724.84	768.40	82
83	425.52	515.71	560.75	600.70	670.53	771.12	816.55	83
84	451.53	547.05	594.51	636.59	709.90	816.90	864.19	84
85	477.37	578.11	627.94	672.19	748.84	862.30	911.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	142.60	179.76	192.04	204.29	227.01	261.50	279.86	75
76	160.34	193.07	206.25	219.43	246.52	282.23	302.08	76
77	172.90	206.39	220.59	236.77	266.01	304.53	324.23	77
78	191.17	230.90	246.65	262.40	294.01	336.78	358.20	78
79	209.38	254.62	272.82	290.24	322.18	371.50	395.62	79
80	227.45	276.52	299.00	318.09	353.09	407.14	433.61	80
81	245.45	298.32	325.17	345.93	383.99	442.80	471.56	81
82	263.31	319.99	349.07	373.81	414.93	478.47	509.52	82
83	281.04	341.49	372.39	399.85	445.82	513.77	548.18	83
84	298.68	362.84	395.62	427.57	475.04	547.19	585.37	84
85	316.23	384.11	422.50	456.53	502.14	583.78	623.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	249.33	310.51	332.69	353.91	392.86	453.04	483.70	75
76	269.18	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.08	338.59	362.22	389.36	437.54	501.02	535.06	77
78	311.92	378.82	404.62	430.46	479.94	550.98	586.54	78
79	339.59	414.51	447.57	476.15	528.52	609.48	648.82	79
80	366.99	447.70	490.17	521.85	579.24	667.95	711.06	80
81	394.14	480.56	525.73	564.70	629.99	725.97	773.18	81
82	420.95	513.18	560.97	602.28	674.03	773.96	823.22	82
83	447.78	545.41	595.77	639.34	714.67	821.32	872.42	83
84	474.17	577.34	630.25	675.99	754.73	868.02	920.94	84
85	500.33	608.89	664.29	712.25	794.21	914.21	968.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	153.27	193.73	206.97	220.17	244.72	281.83	302.28	75
76	171.84	207.51	221.68	235.85	265.73	303.70	326.40	76
77	185.22	221.30	236.56	254.46	286.71	327.66	350.43	77
78	204.20	247.58	264.47	281.36	315.97	361.35	386.00	78
79	223.10	272.81	292.53	311.21	345.46	398.34	426.17	79
80	241.81	295.61	320.60	341.07	378.60	436.55	467.10	80
81	260.43	318.28	348.66	370.92	411.73	474.79	507.98	81
82	278.86	340.77	373.69	400.82	444.91	513.04	548.87	82
83	297.12	363.04	397.95	428.27	478.03	550.80	589.72	83
84	315.26	385.11	422.08	457.01	508.92	585.51	628.25	84
85	333.28	407.07	449.80	486.93	536.98	623.30	667.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	266.20	332.63	356.57	379.31	421.06	485.56	518.82	75
76	286.95	347.38	371.09	394.75	443.75	507.36	546.63	76
77	302.73	360.96	386.25	415.93	468.37	535.69	574.09	77
78	331.31	403.85	431.35	458.90	512.04	587.38	627.19	78
79	359.68	441.07	477.14	507.61	563.44	649.75	693.79	79
80	387.71	475.16	522.49	556.33	617.51	712.08	760.34	80
81	415.44	508.84	559.04	601.49	671.62	773.85	826.74	81
82	442.77	542.22	595.19	640.06	717.34	823.08	878.04	82
83	470.04	575.11	630.79	677.98	758.81	871.52	928.29	83
84	496.81	607.63	665.99	715.39	799.56	919.14	977.69	84
85	523.29	639.67	700.64	752.31	839.58	966.12	1,026.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	163.94	207.70	221.90	236.05	262.43	302.16	324.70	75
76	183.34	221.95	237.11	252.27	284.94	325.17	350.72	76
77	197.54	236.21	252.53	272.15	307.41	350.79	376.63	77
78	217.23	264.26	282.29	300.32	337.93	385.92	413.80	78
79	236.82	291.00	312.24	332.18	368.74	425.18	456.72	79
80	256.17	314.70	342.20	364.05	404.11	465.96	500.59	80
81	275.41	338.24	372.15	395.91	439.47	506.78	544.40	81
82	294.41	361.55	398.31	427.83	474.89	547.61	588.22	82
83	313.20	384.59	423.51	456.69	510.24	587.83	631.26	83
84	331.84	407.38	448.54	486.45	542.80	623.83	671.13	84
85	350.33	430.03	477.10	517.33	571.82	662.82	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	283.07	354.75	380.45	404.71	449.26	518.08	553.94	75
76	304.72	369.74	394.98	420.16	473.07	540.30	583.74	76
77	321.38	383.33	410.28	442.50	499.20	570.36	613.12	77
78	350.70	428.88	458.08	487.34	544.14	623.78	667.84	78
79	379.77	467.63	506.71	539.07	598.36	690.02	738.76	79
80	408.43	502.62	554.81	590.81	655.78	756.21	809.62	80
81	436.74	537.12	592.35	638.28	713.25	821.73	880.30	81
82	464.59	571.26	629.41	677.84	760.65	872.20	932.86	82
83	492.30	604.81	665.81	716.62	802.95	921.72	984.16	83
84	519.45	637.92	701.73	754.79	844.39	970.26	1,034.44	84
85	546.25	670.45	736.99	792.37	884.95	1,018.03	1,083.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	174.61	221.67	236.83	251.93	280.14	322.49	347.12	75
76	194.84	236.39	252.54	268.69	304.15	346.64	375.04	76
77	209.86	251.12	268.50	289.84	328.11	373.92	402.83	77
78	230.26	280.94	300.11	319.28	359.89	410.49	441.60	78
79	250.54	309.19	331.95	353.15	392.02	452.02	487.27	79
80	270.53	333.79	363.80	387.03	429.62	495.37	534.08	80
81	290.39	358.20	395.64	420.90	467.21	538.77	580.82	81
82	309.96	382.33	422.93	454.84	504.87	582.18	627.57	82
83	329.28	406.14	449.07	485.11	542.45	624.86	672.80	83
84	348.42	429.65	475.00	515.89	576.68	662.15	714.01	84
85	367.38	452.99	504.40	547.73	606.66	702.34	755.51	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	421.37	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.90	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.68	584.19	624.03	663.85	736.88	849.73	898.43	84
85	498.77	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	433.62	526.39	562.28	598.17	663.97	765.66	812.88	81
82	458.96	568.77	607.55	646.33	717.43	827.30	878.32	82
83	484.68	611.15	652.82	694.49	770.88	888.95	943.76	83
84	510.85	647.52	698.09	742.65	824.34	950.59	1,009.20	84
85	537.46	681.49	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
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90-Day Elimination Period

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18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	443.26	535.37	571.86	608.37	675.29	778.71	829.47	80
81	468.16	582.24	621.93	661.63	734.41	846.89	902.10	81
82	493.67	629.11	672.01	714.90	793.54	915.07	974.72	82
83	519.57	663.86	722.08	768.17	852.67	983.26	1,047.35	83
84	546.10	697.16	772.16	821.44	911.80	1,051.44	1,119.97	84
85	573.18	730.81	822.22	874.70	970.55	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	366.83	440.88	470.94	501.00	556.11	641.28	687.19	83
84	388.80	471.45	503.60	535.74	594.67	685.75	734.84	84
85	411.07	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	295.44	354.51	378.68	402.85	447.16	515.65	536.42	79
80	317.98	388.52	415.01	441.50	490.06	565.12	587.89	80
81	341.78	422.55	451.35	480.16	532.98	614.60	639.37	81
82	367.04	456.56	487.69	518.82	575.89	664.08	690.84	82
83	394.87	490.59	524.03	557.48	618.81	713.58	742.32	83
84	424.21	524.59	560.37	596.13	661.70	763.05	793.79	84
85	454.97	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.26	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	308.95	373.93	399.42	424.92	471.66	543.90	565.80	79
80	331.31	409.82	437.75	465.70	516.92	596.10	620.09	80
81	355.04	442.27	476.08	506.47	562.18	648.28	674.38	81
82	380.39	474.14	514.41	547.25	607.45	700.48	728.68	82
83	409.01	510.12	552.75	588.03	652.72	752.68	782.97	83
84	439.34	548.26	591.08	628.80	697.97	804.86	837.27	84
85	471.25	588.37	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.21	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	222.41	265.94	284.08	302.21	335.46	386.83	404.09	80
81	240.58	289.22	308.95	328.67	364.83	420.70	439.48	81
82	259.73	312.52	333.82	355.13	394.20	454.57	474.86	82
83	281.02	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	322.32	393.05	419.85	446.65	495.78	571.72	594.72	79
80	344.54	428.89	460.14	489.51	543.35	626.57	651.79	80
81	368.26	458.72	500.43	532.37	590.93	681.43	708.86	81
82	393.73	490.79	540.72	575.23	635.77	736.29	765.92	82
83	423.16	527.77	581.00	618.09	682.54	791.16	822.99	83
84	454.48	567.14	621.30	660.95	732.24	846.02	880.06	84
85	487.55	608.72	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.03	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	213.94	255.07	272.46	289.85	321.74	371.01	387.56	79
80	231.29	279.54	298.60	317.66	352.61	406.60	424.75	80
81	249.52	304.02	324.75	345.48	383.49	442.22	461.94	81
82	268.84	328.50	350.89	373.29	414.36	477.81	499.13	82
83	290.74	352.98	377.04	401.11	445.23	513.43	536.32	83
84	313.84	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase II

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	394.82	470.54	502.62	534.70	593.52	684.42	723.66	81
82	420.63	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.66	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.98	584.19	624.03	663.85	736.88	849.73	898.43	84
85	499.58	620.58	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	278.28	330.93	353.48	376.05	417.42	481.34	510.54	82
83	299.01	355.58	379.82	404.07	448.51	517.21	548.58	83
84	319.74	380.23	406.16	432.08	479.61	553.07	586.62	84
85	340.47	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.74	399.25	426.47	453.70	503.60	580.74	616.55	78
79	371.37	441.63	471.74	501.85	557.06	642.38	681.99	79
80	397.72	484.02	517.01	550.02	610.52	704.02	747.43	80
81	423.44	526.39	562.28	598.17	663.97	765.66	812.88	81
82	449.55	564.22	607.55	646.33	717.43	827.30	878.32	82
83	475.97	597.50	652.82	694.49	770.88	888.95	943.76	83
84	502.77	631.27	698.09	742.65	824.34	950.59	1,009.20	84
85	529.94	665.52	743.35	790.80	873.47	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	171.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	184.40	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	241.99	287.77	307.40	327.02	362.99	418.58	446.50	79
80	265.22	315.38	336.89	358.40	397.82	458.75	489.35	80
81	288.03	342.99	366.39	389.77	432.65	498.91	532.20	81
82	308.59	370.62	395.88	421.16	467.48	539.08	575.04	82
83	329.42	398.23	425.38	452.53	502.31	579.24	617.89	83
84	350.55	425.84	454.88	483.91	537.14	619.41	660.73	84
85	371.99	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	427.54	508.42	543.09	577.76	641.31	739.52	781.91	82
83	459.40	546.31	583.56	620.81	689.10	794.64	840.18	83
84	487.88	584.19	624.03	663.85	736.88	849.73	898.43	84
85	514.76	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	442.65	526.39	562.28	598.17	663.97	765.66	812.88	81
82	478.29	568.77	607.55	646.33	717.43	827.30	878.32	82
83	505.28	611.15	652.82	694.49	770.88	888.95	943.76	83
84	532.56	653.52	698.09	742.65	824.34	950.59	1,009.20	84
85	560.30	695.91	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	450.20	535.37	571.86	608.37	675.29	778.71	829.47	80
81	489.61	582.24	621.93	661.63	734.41	846.89	902.10	81
82	517.65	629.11	672.01	714.90	793.54	915.07	974.72	82
83	544.45	675.99	722.08	768.17	852.67	983.26	1,047.35	83
84	571.52	722.86	772.16	821.44	911.80	1,051.44	1,119.97	84
85	598.85	761.87	822.22	874.70	970.92	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	370.74	440.88	470.94	501.00	556.11	641.28	687.19	83
84	396.45	471.45	503.60	535.74	594.67	685.75	734.84	84
85	422.15	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	226.17	283.84	313.09	333.07	369.71	426.34	455.07	75
76	245.76	306.07	326.93	347.80	386.06	445.18	478.33	76
77	266.23	319.01	346.19	374.87	409.00	480.88	517.73	77
78	286.63	356.90	381.23	405.56	450.18	519.13	556.30	78
79	307.68	387.16	421.69	448.61	497.95	574.22	607.13	79
80	329.40	414.70	462.16	491.66	545.74	629.32	665.39	80
81	351.77	443.06	501.49	534.70	588.76	684.42	723.66	81
82	374.78	472.23	534.28	574.90	625.42	736.18	781.91	82
83	398.38	502.15	567.37	610.15	662.74	780.88	829.38	83
84	422.61	532.88	600.79	645.70	700.81	825.92	875.80	84
85	447.46	564.42	634.55	681.59	739.62	871.32	922.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	138.64	175.53	194.50	206.91	229.67	264.84	283.05	75
76	154.94	194.86	208.14	221.43	245.79	283.43	305.60	76
77	171.99	207.64	225.86	244.13	267.83	313.63	339.02	77
78	188.38	232.30	248.14	267.47	293.02	343.41	370.65	78
79	205.22	256.95	274.47	291.99	324.11	373.98	402.97	79
80	222.52	281.61	300.81	320.01	355.22	409.62	435.96	80
81	240.27	303.91	327.15	348.03	386.32	445.48	472.50	81
82	258.46	326.26	353.48	376.05	417.42	481.34	510.54	82
83	277.08	348.85	379.82	404.07	448.51	517.21	548.58	83
84	296.13	371.71	406.16	432.08	479.61	553.07	586.62	84
85	315.62	394.85	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	246.00	309.58	352.92	376.82	418.27	482.33	515.65	75
76	266.39	335.52	367.72	391.18	434.22	500.72	533.38	76
77	287.60	356.88	381.21	407.32	450.15	523.03	564.66	77
78	308.52	389.08	426.47	453.70	503.60	580.74	616.55	78
79	330.00	416.39	471.74	501.85	557.06	642.38	681.99	79
80	352.04	444.42	505.07	545.73	596.16	699.80	747.43	80
81	374.63	473.14	537.82	580.72	632.43	744.19	796.46	81
82	397.75	502.55	571.01	616.15	669.25	789.08	842.92	82
83	421.33	532.55	604.59	651.94	706.49	834.34	889.52	83
84	445.44	563.22	638.62	688.14	744.24	880.05	936.42	84
85	470.06	594.56	673.10	724.78	782.49	926.24	983.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	151.06	191.70	218.87	234.14	259.89	299.69	321.22	75
76	168.13	213.46	234.24	249.19	276.61	318.97	341.02	76
77	185.93	232.55	248.40	265.48	293.32	341.42	370.15	77
78	202.93	257.76	277.90	295.64	328.16	378.42	403.66	78
79	220.34	280.03	307.40	327.02	362.99	418.58	446.50	79
80	238.16	302.69	336.89	358.40	397.82	458.75	489.35	80
81	256.38	325.73	366.39	389.77	432.65	498.91	532.20	81
82	275.00	349.13	395.55	421.16	467.45	539.08	575.04	82
83	293.98	372.86	422.40	452.53	497.81	579.24	617.89	83
84	313.35	396.94	449.65	483.91	528.43	619.41	660.73	84
85	333.11	421.39	478.08	515.29	559.35	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	236.08	293.10	313.09	333.07	369.71	427.72	461.99	75
76	256.08	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	297.57	356.90	388.06	420.27	458.50	539.09	580.37	78
79	318.85	394.78	421.69	450.24	497.95	577.19	620.35	79
80	340.72	429.56	462.16	491.66	545.74	629.32	665.39	80
81	363.20	458.10	502.62	534.70	593.52	684.42	723.66	81
82	386.27	487.39	543.09	577.76	641.31	739.52	781.91	82
83	409.86	517.35	583.56	620.81	684.61	794.64	840.18	83
84	434.03	548.05	619.70	663.85	722.52	849.73	898.43	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	144.85	182.08	194.50	206.91	229.67	264.91	287.19	75
76	161.53	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	212.78	256.95	280.32	303.13	331.79	389.18	419.98	79
80	230.34	281.61	303.59	328.21	358.35	421.10	453.61	80
81	248.33	306.26	327.42	353.90	386.32	453.74	487.84	81
82	266.73	330.93	353.48	380.18	417.42	487.08	522.65	82
83	285.53	355.58	379.82	407.01	448.51	521.07	558.00	83
84	304.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	324.37	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	265.83	331.60	354.21	377.93	418.27	486.04	526.94	75
76	287.02	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	330.41	399.25	433.56	470.25	515.54	604.00	652.58	78
79	352.32	441.63	471.74	501.85	557.06	643.47	694.00	79
80	374.68	474.16	517.01	550.02	610.52	704.02	747.43	80
81	397.49	503.24	562.28	598.17	663.97	765.66	812.88	81
82	420.72	532.87	607.55	646.33	713.10	827.30	878.32	82
83	444.29	562.95	641.82	693.73	750.24	887.79	943.76	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	163.48	206.03	220.09	234.21	259.89	301.63	328.24	75
76	181.32	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	217.49	260.17	288.10	312.23	344.37	401.69	435.91	78
79	235.47	287.77	312.08	338.16	372.10	434.78	471.01	79
80	253.81	315.38	336.89	364.61	400.18	468.46	506.56	80
81	272.50	342.99	366.39	391.56	432.65	502.72	542.53	81
82	291.54	370.62	395.88	421.16	467.48	539.08	578.91	82
83	310.89	396.86	425.38	452.53	502.31	579.24	617.89	83
84	330.57	422.17	454.88	483.91	537.14	619.41	660.73	84
85	350.59	447.93	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	293.29	370.10	395.33	422.82	467.59	544.36	591.89	75
76	315.59	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	360.73	441.61	479.06	520.23	572.59	668.91	724.79	78
79	383.23	486.12	521.79	555.10	616.16	710.53	767.65	79
80	406.04	515.34	571.86	608.37	675.29	778.71	829.47	80
81	429.15	544.92	621.93	661.63	734.41	846.89	902.10	81
82	452.53	574.87	658.61	714.53	773.82	915.07	974.72	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.75	83
84	499.91	635.58	728.85	788.60	847.82	1,009.15	1,079.50	84
85	523.98	666.44	764.50	825.51	884.74	1,055.45	1,126.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	180.68	229.99	245.68	262.43	291.74	338.35	369.29	75
76	199.59	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	237.65	288.03	318.56	345.80	383.03	445.40	484.85	78
79	256.42	318.59	343.84	373.19	412.41	480.38	522.04	79
80	275.48	349.16	372.97	401.01	442.01	515.82	559.51	80
81	294.82	377.77	405.63	431.52	478.99	552.35	597.22	81
82	314.45	403.67	438.28	466.26	517.55	596.81	639.54	82
83	334.30	430.11	470.94	501.00	556.11	641.28	687.19	83
84	354.42	456.54	503.60	535.74	594.67	685.75	734.84	84
85	374.80	482.93	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates - Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	226.17	283.84	313.09	333.07	369.71	426.34	455.07	75
76	245.76	306.07	326.93	347.80	386.06	445.18	478.33	76
77	266.23	319.01	346.19	374.87	409.00	480.88	517.73	77
78	286.63	356.90	381.23	405.56	450.18	519.13	556.30	78
79	307.68	387.16	421.69	448.61	497.95	574.22	607.13	79
80	329.40	414.70	462.16	491.66	545.74	629.32	665.39	80
81	351.77	443.06	501.49	534.70	588.76	684.42	723.66	81
82	374.78	472.23	534.28	574.90	625.42	736.18	781.91	82
83	398.38	502.15	567.37	610.15	662.74	780.88	829.38	83
84	422.61	532.88	600.79	645.70	700.81	825.92	875.80	84
85	447.46	564.42	634.55	681.59	739.62	871.32	922.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	138.64	175.53	194.50	206.91	229.67	264.84	283.05	75
76	154.94	194.86	208.14	221.43	245.79	283.43	305.60	76
77	171.99	207.64	225.86	244.13	267.83	313.63	339.02	77
78	188.38	232.30	248.14	267.47	293.02	343.41	370.65	78
79	205.22	256.95	274.47	291.99	324.11	373.98	402.97	79
80	222.52	281.61	300.81	320.01	355.22	409.62	435.96	80
81	240.27	303.91	327.15	348.03	386.32	445.48	472.50	81
82	258.46	326.26	353.48	376.05	417.42	481.34	510.54	82
83	277.08	348.85	379.82	404.07	448.51	517.21	548.58	83
84	296.13	371.71	406.16	432.08	479.61	553.07	586.62	84
85	315.62	394.85	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	246.00	309.58	352.92	376.82	418.27	482.33	515.65	75
76	266.39	335.52	367.72	391.18	434.22	500.72	533.38	76
77	287.60	356.88	381.21	407.32	450.15	523.03	564.66	77
78	308.52	389.08	426.47	453.70	503.60	580.74	616.55	78
79	330.00	416.39	471.74	501.85	557.06	642.38	681.99	79
80	352.04	444.42	505.07	545.73	596.16	699.80	747.43	80
81	374.63	473.14	537.82	580.72	632.43	744.19	796.46	81
82	397.75	502.55	571.01	616.15	669.25	789.08	842.92	82
83	421.33	532.55	604.59	651.94	706.49	834.34	889.52	83
84	445.44	563.22	638.62	688.14	744.24	880.05	936.42	84
85	470.06	594.56	673.10	724.78	782.49	926.24	983.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	151.06	191.70	218.87	234.14	259.89	299.69	321.22	75
76	168.13	213.46	234.24	249.19	276.61	318.97	341.02	76
77	185.93	232.55	248.40	265.48	293.32	341.42	370.15	77
78	202.93	257.76	277.90	295.64	328.16	378.42	403.66	78
79	220.34	280.03	307.40	327.02	362.99	418.58	446.50	79
80	238.16	302.69	336.89	358.40	397.82	458.75	489.35	80
81	256.38	325.73	366.39	389.77	432.65	498.91	532.20	81
82	275.00	349.13	395.55	421.16	467.45	539.08	575.04	82
83	293.98	372.86	422.40	452.53	497.81	579.24	617.89	83
84	313.35	396.94	449.65	483.91	528.43	619.41	660.73	84
85	333.11	421.39	478.08	515.29	559.35	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

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New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	236.08	293.10	313.09	333.07	369.71	427.72	461.99	75
76	256.08	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	297.57	356.90	388.06	420.27	458.50	539.09	580.37	78
79	318.85	394.78	421.69	450.24	497.95	577.19	620.35	79
80	340.72	429.56	462.16	491.66	545.74	629.32	665.39	80
81	363.20	458.10	502.62	534.70	593.52	684.42	723.66	81
82	386.27	487.39	543.09	577.76	641.31	739.52	781.91	82
83	409.86	517.35	583.56	620.81	684.61	794.64	840.18	83
84	434.03	548.05	619.70	663.85	722.52	849.73	898.43	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	144.85	182.08	194.50	206.91	229.67	264.91	287.19	75
76	161.53	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	212.78	256.95	280.32	303.13	331.79	389.18	419.98	79
80	230.34	281.61	303.59	328.21	358.35	421.10	453.61	80
81	248.33	306.26	327.42	353.90	386.32	453.74	487.84	81
82	266.73	330.93	353.48	380.18	417.42	487.08	522.65	82
83	285.53	355.58	379.82	407.01	448.51	521.07	558.00	83
84	304.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	324.37	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	265.83	331.60	354.21	377.93	418.27	486.04	526.94	75
76	287.02	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	330.41	399.25	433.56	470.25	515.54	604.00	652.58	78
79	352.32	441.63	471.74	501.85	557.06	643.47	694.00	79
80	374.68	474.16	517.01	550.02	610.52	704.02	747.43	80
81	397.49	503.24	562.28	598.17	663.97	765.66	812.88	81
82	420.72	532.87	607.55	646.33	713.10	827.30	878.32	82
83	444.29	562.95	641.82	693.73	750.24	887.79	943.76	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	163.48	206.03	220.09	234.21	259.89	301.63	328.24	75
76	181.32	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	217.49	260.17	288.10	312.23	344.37	401.69	435.91	78
79	235.47	287.77	312.08	338.16	372.10	434.78	471.01	79
80	253.81	315.38	336.89	364.61	400.18	468.46	506.56	80
81	272.50	342.99	366.39	391.56	432.65	502.72	542.53	81
82	291.54	370.62	395.88	421.16	467.48	539.08	578.91	82
83	310.89	396.86	425.38	452.53	502.31	579.24	617.89	83
84	330.57	422.17	454.88	483.91	537.14	619.41	660.73	84
85	350.59	447.93	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	293.29	370.10	395.33	422.82	467.59	544.36	591.89	75
76	315.59	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	360.73	441.61	479.06	520.23	572.59	668.91	724.79	78
79	383.23	486.12	521.79	555.10	616.16	710.53	767.65	79
80	406.04	515.34	571.86	608.37	675.29	778.71	829.47	80
81	429.15	544.92	621.93	661.63	734.41	846.89	902.10	81
82	452.53	574.87	658.61	714.53	773.82	915.07	974.72	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.75	83
84	499.91	635.58	728.85	788.60	847.82	1,009.15	1,079.50	84
85	523.98	666.44	764.50	825.51	884.74	1,055.45	1,126.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	180.68	229.99	245.68	262.43	291.74	338.35	369.29	75
76	199.59	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	237.65	288.03	318.56	345.80	383.03	445.40	484.85	78
79	256.42	318.59	343.84	373.19	412.41	480.38	522.04	79
80	275.48	349.16	372.97	401.01	442.01	515.82	559.51	80
81	294.82	377.77	405.63	431.52	478.99	552.35	597.22	81
82	314.45	403.67	438.28	466.26	517.55	596.81	639.54	82
83	334.30	430.11	470.94	501.00	556.11	641.28	687.19	83
84	354.42	456.54	503.60	535.74	594.67	685.75	734.84	84
85	374.80	482.93	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates Phase I

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates Phase I

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates Phase I

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 4, 2014

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

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Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 15% and

the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 10% and the third rate increase will be 5.1%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
March 4, 2014

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 4, 2014

Brief Narrative-

The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. . This leads to longer life expectancies and an increased need for long-term care benefits.

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at <1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next three years, your long-term care insurance premium is scheduled to increase by <TOTAL Percentage Increase> to a total annual premium of <TOTAL annual premium>. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in Virginia, the issuing state for your policy. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and because it was found to be compliant with these laws, it was approved. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase by <FIRST phase percentage increase> to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase by <SECOND phase percentage increase>, to $<premium per mode> <mode>, and on <third anniversary date>, it will increase by <THIRD phase percentage increase>, bringing your total premium to $<premium per mode> <mode>. The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary $<annual premium>
   - Current Policy Lifetime Maximum $<policy max>

- Current Nursing Home Daily Maximum Benefit $<CNHDMB>
- Current Benefit Period <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Shawna Meyer
Corporate Vice President

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003 (1001)
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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	226.17	283.84	313.09	333.07	369.71	426.34	455.07	75
76	245.76	306.07	326.93	347.80	386.06	445.18	478.33	76
77	266.23	319.01	346.19	374.87	409.00	480.88	517.73	77
78	286.63	356.90	381.23	405.56	450.18	519.13	556.30	78
79	307.68	387.16	421.69	448.61	497.95	574.22	607.13	79
80	329.40	414.70	462.16	491.66	545.74	629.32	665.39	80
81	351.77	443.06	501.49	534.70	588.76	684.42	723.66	81
82	374.78	472.23	534.28	574.90	625.42	736.18	781.91	82
83	398.38	502.15	567.37	610.15	662.74	780.88	829.38	83
84	422.61	532.88	600.79	645.70	700.81	825.92	875.80	84
85	447.46	564.42	634.55	681.59	739.62	871.32	922.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	138.64	175.53	194.50	206.91	229.67	264.84	283.05	75
76	154.94	194.86	208.14	221.43	245.79	283.43	305.60	76
77	171.99	207.64	225.86	244.13	267.83	313.63	339.02	77
78	188.38	232.30	248.14	267.47	293.02	343.41	370.65	78
79	205.22	256.95	274.47	291.99	324.11	373.98	402.97	79
80	222.52	281.61	300.81	320.01	355.22	409.62	435.96	80
81	240.27	303.91	327.15	348.03	386.32	445.48	472.50	81
82	258.46	326.26	353.48	376.05	417.42	481.34	510.54	82
83	277.08	348.85	379.82	404.07	448.51	517.21	548.58	83
84	296.13	371.71	406.16	432.08	479.61	553.07	586.62	84
85	315.62	394.85	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	246.00	309.58	352.92	376.82	418.27	482.33	515.65	75
76	266.39	335.52	367.72	391.18	434.22	500.72	533.38	76
77	287.60	356.88	381.21	407.32	450.15	523.03	564.66	77
78	308.52	389.08	426.47	453.70	503.60	580.74	616.55	78
79	330.00	416.39	471.74	501.85	557.06	642.38	681.99	79
80	352.04	444.42	505.07	545.73	596.16	699.80	747.43	80
81	374.63	473.14	537.82	580.72	632.43	744.19	796.46	81
82	397.75	502.55	571.01	616.15	669.25	789.08	842.92	82
83	421.33	532.55	604.59	651.94	706.49	834.34	889.52	83
84	445.44	563.22	638.62	688.14	744.24	880.05	936.42	84
85	470.06	594.56	673.10	724.78	782.49	926.24	983.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	151.06	191.70	218.87	234.14	259.89	299.69	321.22	75
76	168.13	213.46	234.24	249.19	276.61	318.97	341.02	76
77	185.93	232.55	248.40	265.48	293.32	341.42	370.15	77
78	202.93	257.76	277.90	295.64	328.16	378.42	403.66	78
79	220.34	280.03	307.40	327.02	362.99	418.58	446.50	79
80	238.16	302.69	336.89	358.40	397.82	458.75	489.35	80
81	256.38	325.73	366.39	389.77	432.65	498.91	532.20	81
82	275.00	349.13	395.55	421.16	467.45	539.08	575.04	82
83	293.98	372.86	422.40	452.53	497.81	579.24	617.89	83
84	313.35	396.94	449.65	483.91	528.43	619.41	660.73	84
85	333.11	421.39	478.08	515.29	559.35	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	236.08	293.10	313.09	333.07	369.71	427.72	461.99	75
76	256.08	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	297.57	356.90	388.06	420.27	458.50	539.09	580.37	78
79	318.85	394.78	421.69	450.24	497.95	577.19	620.35	79
80	340.72	429.56	462.16	491.66	545.74	629.32	665.39	80
81	363.20	458.10	502.62	534.70	593.52	684.42	723.66	81
82	386.27	487.39	543.09	577.76	641.31	739.52	781.91	82
83	409.86	517.35	583.56	620.81	684.61	794.64	840.18	83
84	434.03	548.05	619.70	663.85	722.52	849.73	898.43	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	144.85	182.08	194.50	206.91	229.67	264.91	287.19	75
76	161.53	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	212.78	256.95	280.32	303.13	331.79	389.18	419.98	79
80	230.34	281.61	303.59	328.21	358.35	421.10	453.61	80
81	248.33	306.26	327.42	353.90	386.32	453.74	487.84	81
82	266.73	330.93	353.48	380.18	417.42	487.08	522.65	82
83	285.53	355.58	379.82	407.01	448.51	521.07	558.00	83
84	304.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	324.37	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	265.83	331.60	354.21	377.93	418.27	486.04	526.94	75
76	287.02	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	330.41	399.25	433.56	470.25	515.54	604.00	652.58	78
79	352.32	441.63	471.74	501.85	557.06	643.47	694.00	79
80	374.68	474.16	517.01	550.02	610.52	704.02	747.43	80
81	397.49	503.24	562.28	598.17	663.97	765.66	812.88	81
82	420.72	532.87	607.55	646.33	713.10	827.30	878.32	82
83	444.29	562.95	641.82	693.73	750.24	887.79	943.76	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	163.48	206.03	220.09	234.21	259.89	301.63	328.24	75
76	181.32	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	217.49	260.17	288.10	312.23	344.37	401.69	435.91	78
79	235.47	287.77	312.08	338.16	372.10	434.78	471.01	79
80	253.81	315.38	336.89	364.61	400.18	468.46	506.56	80
81	272.50	342.99	366.39	391.56	432.65	502.72	542.53	81
82	291.54	370.62	395.88	421.16	467.48	539.08	578.91	82
83	310.89	396.86	425.38	452.53	502.31	579.24	617.89	83
84	330.57	422.17	454.88	483.91	537.14	619.41	660.73	84
85	350.59	447.93	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	293.29	370.10	395.33	422.82	467.59	544.36	591.89	75
76	315.59	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	360.73	441.61	479.06	520.23	572.59	668.91	724.79	78
79	383.23	486.12	521.79	555.10	616.16	710.53	767.65	79
80	406.04	515.34	571.86	608.37	675.29	778.71	829.47	80
81	429.15	544.92	621.93	661.63	734.41	846.89	902.10	81
82	452.53	574.87	658.61	714.53	773.82	915.07	974.72	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.75	83
84	499.91	635.58	728.85	788.60	847.82	1,009.15	1,079.50	84
85	523.98	666.44	764.50	825.51	884.74	1,055.45	1,126.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	180.68	229.99	245.68	262.43	291.74	338.35	369.29	75
76	199.59	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	237.65	288.03	318.56	345.80	383.03	445.40	484.85	78
79	256.42	318.59	343.84	373.19	412.41	480.38	522.04	79
80	275.48	349.16	372.97	401.01	442.01	515.82	559.51	80
81	294.82	377.77	405.63	431.52	478.99	552.35	597.22	81
82	314.45	403.67	438.28	466.26	517.55	596.81	639.54	82
83	334.30	430.11	470.94	501.00	556.11	641.28	687.19	83
84	354.42	456.54	503.60	535.74	594.67	685.75	734.84	84
85	374.80	482.93	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5033-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5034-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037 (0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	181.85	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.94	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.67	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	110.59	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.84	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	358.89	432.66	462.16	491.66	545.74	629.32	665.39	80
81	383.75	470.54	502.62	534.70	593.52	684.42	723.66	81
82	408.84	507.60	543.09	577.76	641.31	739.52	781.91	82
83	434.30	539.12	583.56	620.81	689.10	794.64	840.18	83
84	459.95	570.98	624.03	663.85	736.88	849.73	898.43	84
85	485.87	603.20	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	151.24	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	277.49	330.93	353.48	376.05	417.42	481.34	510.54	82
83	296.62	355.58	379.82	404.07	448.51	517.21	548.58	83
84	315.95	380.23	406.16	432.08	479.61	553.07	586.62	84
85	335.51	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	268.36	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.22	399.25	426.47	453.70	503.60	580.74	616.55	78
79	359.33	441.63	471.74	501.85	557.06	642.38	681.99	79
80	383.81	481.38	517.01	550.02	610.52	704.02	747.43	80
81	408.68	512.68	562.28	598.17	663.97	765.66	812.88	81
82	433.90	544.46	607.55	646.33	717.43	827.30	878.32	82
83	459.49	576.62	651.27	694.49	762.38	888.95	943.76	83
84	485.40	609.25	687.81	741.27	802.50	947.99	1,008.93	84
85	511.67	642.35	724.85	780.63	842.87	997.59	1,059.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	164.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	183.42	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	239.14	287.77	307.40	327.02	362.99	418.58	446.50	79
80	258.39	315.38	336.89	358.40	397.82	458.75	489.35	80
81	277.93	342.99	366.39	389.77	432.65	498.91	532.20	81
82	297.77	370.62	395.88	421.16	467.48	539.08	575.04	82
83	317.89	398.23	425.38	452.53	502.31	579.24	617.89	83
84	338.28	425.84	454.88	483.91	537.14	619.41	660.73	84
85	358.98	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	198.72	244.15	261.05	277.71	308.26	355.48	378.34	75
76	215.87	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.13	271.48	290.13	309.65	345.05	397.01	417.97	77
78	253.75	303.73	324.43	345.14	383.64	441.78	464.59	78
79	279.32	334.83	358.86	381.77	423.76	488.67	513.91	79
80	304.83	365.32	393.21	418.41	464.43	535.56	563.22	80
81	330.24	395.72	425.80	454.33	505.10	582.33	612.50	81
82	355.49	426.06	458.31	488.94	544.10	626.60	658.76	82
83	381.00	456.31	490.71	523.42	582.25	670.72	704.81	83
84	406.25	486.47	523.03	557.79	620.24	714.66	750.69	84
85	431.45	516.55	555.24	592.07	658.10	758.48	796.37	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	121.26	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.34	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.26	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.11	197.54	211.01	224.48	250.09	287.64	302.60	78
79	181.94	218.24	233.40	248.30	275.62	317.82	334.52	79
80	198.73	238.34	255.80	272.13	302.07	348.32	366.63	80
81	215.49	258.40	278.19	295.95	328.51	378.82	398.72	81
82	232.21	278.43	299.83	319.79	354.97	409.33	430.82	82
83	248.88	298.39	321.27	343.01	381.40	439.71	465.10	83
84	265.52	318.30	342.70	368.69	407.28	470.55	499.61	84
85	282.13	338.19	367.90	395.73	432.46	504.74	535.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	215.59	266.27	284.93	303.11	336.46	388.00	413.46	75
76	233.64	280.30	299.42	318.52	355.79	408.54	435.30	76
77	246.78	293.85	314.16	336.22	375.88	431.68	457.00	77
78	273.14	328.76	351.16	373.58	415.74	478.18	505.24	78
79	299.41	361.39	388.43	413.23	458.68	528.94	558.88	79
80	325.55	392.78	425.53	452.89	502.70	579.69	612.50	80
81	351.54	424.00	459.11	491.12	546.73	630.21	666.06	81
82	377.31	455.10	492.53	526.72	587.41	675.72	713.58	82
83	403.26	486.01	525.73	562.06	626.39	720.92	760.68	83
84	428.89	516.76	558.77	597.19	665.07	765.78	807.44	84
85	454.41	547.33	591.59	632.13	703.47	810.39	853.80	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
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Underwriting Class Adjustment Factors	
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Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	131.93	165.79	177.11	188.41	209.30	241.17	257.44	75
76	148.84	178.63	190.82	203.01	227.31	260.76	277.76	76
77	160.58	191.48	204.62	219.08	245.31	281.40	298.03	77
78	178.14	214.22	228.83	243.44	272.05	312.21	330.40	78
79	195.66	236.43	253.11	269.27	298.90	344.66	365.07	79
80	213.09	257.43	277.40	295.11	327.58	377.73	400.12	80
81	230.47	278.36	301.68	320.94	356.25	410.81	435.14	81
82	247.76	299.21	324.45	346.80	384.95	443.90	470.17	82
83	264.96	319.94	346.83	371.43	413.61	476.74	506.64	83
84	282.10	340.57	369.16	398.13	441.16	508.87	542.49	84
85	299.18	361.15	395.20	426.13	467.30	544.26	579.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	232.46	288.39	308.81	328.51	364.66	420.52	448.58	75
76	251.41	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.43	316.22	338.19	362.79	406.71	466.35	496.03	77
78	292.53	353.79	377.89	402.02	447.84	514.58	545.89	78
79	319.50	387.95	418.00	444.69	493.60	569.21	603.85	79
80	346.27	420.24	457.85	487.37	540.97	623.82	661.78	80
81	372.84	452.28	492.42	527.91	588.36	678.09	719.62	81
82	399.13	484.14	526.75	564.50	630.72	724.84	768.40	82
83	425.52	515.71	560.75	600.70	670.53	771.12	816.55	83
84	451.53	547.05	594.51	636.59	709.90	816.90	864.19	84
85	477.37	578.11	627.94	672.19	748.84	862.30	911.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	142.60	179.76	192.04	204.29	227.01	261.50	279.86	75
76	160.34	193.07	206.25	219.43	246.52	282.23	302.08	76
77	172.90	206.39	220.59	236.77	266.01	304.53	324.23	77
78	191.17	230.90	246.65	262.40	294.01	336.78	358.20	78
79	209.38	254.62	272.82	290.24	322.18	371.50	395.62	79
80	227.45	276.52	299.00	318.09	353.09	407.14	433.61	80
81	245.45	298.32	325.17	345.93	383.99	442.80	471.56	81
82	263.31	319.99	349.07	373.81	414.93	478.47	509.52	82
83	281.04	341.49	372.39	399.85	445.82	513.77	548.18	83
84	298.68	362.84	395.62	427.57	475.04	547.19	585.37	84
85	316.23	384.11	422.50	456.53	502.14	583.78	623.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	249.33	310.51	332.69	353.91	392.86	453.04	483.70	75
76	269.18	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.08	338.59	362.22	389.36	437.54	501.02	535.06	77
78	311.92	378.82	404.62	430.46	479.94	550.98	586.54	78
79	339.59	414.51	447.57	476.15	528.52	609.48	648.82	79
80	366.99	447.70	490.17	521.85	579.24	667.95	711.06	80
81	394.14	480.56	525.73	564.70	629.99	725.97	773.18	81
82	420.95	513.18	560.97	602.28	674.03	773.96	823.22	82
83	447.78	545.41	595.77	639.34	714.67	821.32	872.42	83
84	474.17	577.34	630.25	675.99	754.73	868.02	920.94	84
85	500.33	608.89	664.29	712.25	794.21	914.21	968.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	153.27	193.73	206.97	220.17	244.72	281.83	302.28	75
76	171.84	207.51	221.68	235.85	265.73	303.70	326.40	76
77	185.22	221.30	236.56	254.46	286.71	327.66	350.43	77
78	204.20	247.58	264.47	281.36	315.97	361.35	386.00	78
79	223.10	272.81	292.53	311.21	345.46	398.34	426.17	79
80	241.81	295.61	320.60	341.07	378.60	436.55	467.10	80
81	260.43	318.28	348.66	370.92	411.73	474.79	507.98	81
82	278.86	340.77	373.69	400.82	444.91	513.04	548.87	82
83	297.12	363.04	397.95	428.27	478.03	550.80	589.72	83
84	315.26	385.11	422.08	457.01	508.92	585.51	628.25	84
85	333.28	407.07	449.80	486.93	536.98	623.30	667.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	266.20	332.63	356.57	379.31	421.06	485.56	518.82	75
76	286.95	347.38	371.09	394.75	443.75	507.36	546.63	76
77	302.73	360.96	386.25	415.93	468.37	535.69	574.09	77
78	331.31	403.85	431.35	458.90	512.04	587.38	627.19	78
79	359.68	441.07	477.14	507.61	563.44	649.75	693.79	79
80	387.71	475.16	522.49	556.33	617.51	712.08	760.34	80
81	415.44	508.84	559.04	601.49	671.62	773.85	826.74	81
82	442.77	542.22	595.19	640.06	717.34	823.08	878.04	82
83	470.04	575.11	630.79	677.98	758.81	871.52	928.29	83
84	496.81	607.63	665.99	715.39	799.56	919.14	977.69	84
85	523.29	639.67	700.64	752.31	839.58	966.12	1,026.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	163.94	207.70	221.90	236.05	262.43	302.16	324.70	75
76	183.34	221.95	237.11	252.27	284.94	325.17	350.72	76
77	197.54	236.21	252.53	272.15	307.41	350.79	376.63	77
78	217.23	264.26	282.29	300.32	337.93	385.92	413.80	78
79	236.82	291.00	312.24	332.18	368.74	425.18	456.72	79
80	256.17	314.70	342.20	364.05	404.11	465.96	500.59	80
81	275.41	338.24	372.15	395.91	439.47	506.78	544.40	81
82	294.41	361.55	398.31	427.83	474.89	547.61	588.22	82
83	313.20	384.59	423.51	456.69	510.24	587.83	631.26	83
84	331.84	407.38	448.54	486.45	542.80	623.83	671.13	84
85	350.33	430.03	477.10	517.33	571.82	662.82	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	283.07	354.75	380.45	404.71	449.26	518.08	553.94	75
76	304.72	369.74	394.98	420.16	473.07	540.30	583.74	76
77	321.38	383.33	410.28	442.50	499.20	570.36	613.12	77
78	350.70	428.88	458.08	487.34	544.14	623.78	667.84	78
79	379.77	467.63	506.71	539.07	598.36	690.02	738.76	79
80	408.43	502.62	554.81	590.81	655.78	756.21	809.62	80
81	436.74	537.12	592.35	638.28	713.25	821.73	880.30	81
82	464.59	571.26	629.41	677.84	760.65	872.20	932.86	82
83	492.30	604.81	665.81	716.62	802.95	921.72	984.16	83
84	519.45	637.92	701.73	754.79	844.39	970.26	1,034.44	84
85	546.25	670.45	736.99	792.37	884.95	1,018.03	1,083.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC- 5003 (1001)
Virginia

Standard Underwriting Class Rates
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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	174.61	221.67	236.83	251.93	280.14	322.49	347.12	75
76	194.84	236.39	252.54	268.69	304.15	346.64	375.04	76
77	209.86	251.12	268.50	289.84	328.11	373.92	402.83	77
78	230.26	280.94	300.11	319.28	359.89	410.49	441.60	78
79	250.54	309.19	331.95	353.15	392.02	452.02	487.27	79
80	270.53	333.79	363.80	387.03	429.62	495.37	534.08	80
81	290.39	358.20	395.64	420.90	467.21	538.77	580.82	81
82	309.96	382.33	422.93	454.84	504.87	582.18	627.57	82
83	329.28	406.14	449.07	485.11	542.45	624.86	672.80	83
84	348.42	429.65	475.00	515.89	576.68	662.15	714.01	84
85	367.38	452.99	504.40	547.73	606.66	702.34	755.51	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037 (0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	421.37	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.90	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.68	584.19	624.03	663.85	736.88	849.73	898.43	84
85	498.77	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	433.62	526.39	562.28	598.17	663.97	765.66	812.88	81
82	458.96	568.77	607.55	646.33	717.43	827.30	878.32	82
83	484.68	611.15	652.82	694.49	770.88	888.95	943.76	83
84	510.85	647.52	698.09	742.65	824.34	950.59	1,009.20	84
85	537.46	681.49	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	443.26	535.37	571.86	608.37	675.29	778.71	829.47	80
81	468.16	582.24	621.93	661.63	734.41	846.89	902.10	81
82	493.67	629.11	672.01	714.90	793.54	915.07	974.72	82
83	519.57	663.86	722.08	768.17	852.67	983.26	1,047.35	83
84	546.10	697.16	772.16	821.44	911.80	1,051.44	1,119.97	84
85	573.18	730.81	822.22	874.70	970.55	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	366.83	440.88	470.94	501.00	556.11	641.28	687.19	83
84	388.80	471.45	503.60	535.74	594.67	685.75	734.84	84
85	411.07	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	295.44	354.51	378.68	402.85	447.16	515.65	536.42	79
80	317.98	388.52	415.01	441.50	490.06	565.12	587.89	80
81	341.78	422.55	451.35	480.16	532.98	614.60	639.37	81
82	367.04	456.56	487.69	518.82	575.89	664.08	690.84	82
83	394.87	490.59	524.03	557.48	618.81	713.58	742.32	83
84	424.21	524.59	560.37	596.13	661.70	763.05	793.79	84
85	454.97	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.26	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	308.95	373.93	399.42	424.92	471.66	543.90	565.80	79
80	331.31	409.82	437.75	465.70	516.92	596.10	620.09	80
81	355.04	442.27	476.08	506.47	562.18	648.28	674.38	81
82	380.39	474.14	514.41	547.25	607.45	700.48	728.68	82
83	409.01	510.12	552.75	588.03	652.72	752.68	782.97	83
84	439.34	548.26	591.08	628.80	697.97	804.86	837.27	84
85	471.25	588.37	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.21	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	222.41	265.94	284.08	302.21	335.46	386.83	404.09	80
81	240.58	289.22	308.95	328.67	364.83	420.70	439.48	81
82	259.73	312.52	333.82	355.13	394.20	454.57	474.86	82
83	281.02	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	322.32	393.05	419.85	446.65	495.78	571.72	594.72	79
80	344.54	428.89	460.14	489.51	543.35	626.57	651.79	80
81	368.26	458.72	500.43	532.37	590.93	681.43	708.86	81
82	393.73	490.79	540.72	575.23	635.77	736.29	765.92	82
83	423.16	527.77	581.00	618.09	682.54	791.16	822.99	83
84	454.48	567.14	621.30	660.95	732.24	846.02	880.06	84
85	487.55	608.72	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.03	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	213.94	255.07	272.46	289.85	321.74	371.01	387.56	79
80	231.29	279.54	298.60	317.66	352.61	406.60	424.75	80
81	249.52	304.02	324.75	345.48	383.49	442.22	461.94	81
82	268.84	328.50	350.89	373.29	414.36	477.81	499.13	82
83	290.74	352.98	377.04	401.11	445.23	513.43	536.32	83
84	313.84	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	394.82	470.54	502.62	534.70	593.52	684.42	723.66	81
82	420.63	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.66	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.98	584.19	624.03	663.85	736.88	849.73	898.43	84
85	499.58	620.58	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	278.28	330.93	353.48	376.05	417.42	481.34	510.54	82
83	299.01	355.58	379.82	404.07	448.51	517.21	548.58	83
84	319.74	380.23	406.16	432.08	479.61	553.07	586.62	84
85	340.47	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.74	399.25	426.47	453.70	503.60	580.74	616.55	78
79	371.37	441.63	471.74	501.85	557.06	642.38	681.99	79
80	397.72	484.02	517.01	550.02	610.52	704.02	747.43	80
81	423.44	526.39	562.28	598.17	663.97	765.66	812.88	81
82	449.55	564.22	607.55	646.33	717.43	827.30	878.32	82
83	475.97	597.50	652.82	694.49	770.88	888.95	943.76	83
84	502.77	631.27	698.09	742.65	824.34	950.59	1,009.20	84
85	529.94	665.52	743.35	790.80	873.47	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5036-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	171.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	184.40	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	241.99	287.77	307.40	327.02	362.99	418.58	446.50	79
80	265.22	315.38	336.89	358.40	397.82	458.75	489.35	80
81	288.03	342.99	366.39	389.77	432.65	498.91	532.20	81
82	308.59	370.62	395.88	421.16	467.48	539.08	575.04	82
83	329.42	398.23	425.38	452.53	502.31	579.24	617.89	83
84	350.55	425.84	454.88	483.91	537.14	619.41	660.73	84
85	371.99	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC- 5002 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5003 (1001)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	427.54	508.42	543.09	577.76	641.31	739.52	781.91	82
83	459.40	546.31	583.56	620.81	689.10	794.64	840.18	83
84	487.88	584.19	624.03	663.85	736.88	849.73	898.43	84
85	514.76	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	442.65	526.39	562.28	598.17	663.97	765.66	812.88	81
82	478.29	568.77	607.55	646.33	717.43	827.30	878.32	82
83	505.28	611.15	652.82	694.49	770.88	888.95	943.76	83
84	532.56	653.52	698.09	742.65	824.34	950.59	1,009.20	84
85	560.30	695.91	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	450.20	535.37	571.86	608.37	675.29	778.71	829.47	80
81	489.61	582.24	621.93	661.63	734.41	846.89	902.10	81
82	517.65	629.11	672.01	714.90	793.54	915.07	974.72	82
83	544.45	675.99	722.08	768.17	852.67	983.26	1,047.35	83
84	571.52	722.86	772.16	821.44	911.80	1,051.44	1,119.97	84
85	598.85	761.87	822.22	874.70	970.92	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5037-(0306)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	370.74	440.88	470.94	501.00	556.11	641.28	687.19	83
84	396.45	471.45	503.60	535.74	594.67	685.75	734.84	84
85	422.15	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and ALTC-5032-(VA)(4008)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.73	8.97	9.98	11.30	12.36	14.51	15.65	18-34
35-39	9.14	10.70	11.91	13.42	14.64	17.22	18.54	35-39
40-44	11.65	13.74	15.35	17.17	18.70	22.01	23.67	40-44
45-49	16.02	19.06	21.31	23.70	25.76	30.37	32.60	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.69	4.78	5.57	6.15	7.41	8.11	9.37	18-34
35-39	4.75	6.13	7.11	7.82	9.28	10.27	11.75	35-39
40-44	6.61	8.49	9.81	10.75	12.59	14.06	15.94	40-44
45-49	9.71	12.41	14.28	15.61	18.02	20.33	22.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.86	22.93	26.01	28.63	32.51	37.13	41.16	18-34
35-39	23.55	28.74	32.63	35.85	40.55	46.44	51.32	35-39
40-44	30.11	36.91	41.93	45.97	51.78	59.49	65.55	40-44
45-49	39.72	48.87	55.52	60.77	68.17	78.54	86.29	45-49
50	48.57	59.81	67.91	74.28	83.02	95.90	105.08	50
51	52.41	64.56	73.31	80.16	89.50	103.47	113.29	51
52	56.26	69.33	78.75	86.07	96.01	111.08	121.53	52
53	59.59	73.51	83.51	91.25	101.72	117.73	128.76	53
54	62.85	77.63	88.21	96.36	107.34	124.30	135.87	54
55	66.09	81.73	92.89	101.43	112.90	130.82	142.91	55
56	69.32	85.82	97.56	106.49	118.44	137.31	149.92	56
57	72.56	89.94	102.26	111.56	123.98	143.83	156.95	57
58	75.39	93.54	106.36	115.98	128.78	149.48	163.01	58
59	78.40	97.36	110.70	120.66	133.83	155.47	169.40	59
60	81.70	101.56	115.46	125.79	139.37	162.03	176.41	60
61	85.44	106.28	120.83	131.57	145.61	168.75	182.22	61
62	89.74	111.71	126.16	134.22	148.97	171.79	184.96	62
63	95.29	118.71	134.94	145.89	161.94	186.73	202.00	63
64	101.54	126.56	143.85	156.46	172.51	201.28	218.37	64
65	108.44	135.25	153.72	167.16	184.07	214.96	233.00	65
66	116.01	144.77	164.53	178.85	196.73	229.92	249.03	66
67	124.22	155.09	176.27	191.53	210.49	246.17	266.43	67
68	132.21	165.13	187.68	203.81	223.84	261.91	283.34	68
69	141.03	176.22	200.30	217.39	238.61	279.32	302.04	69
70	150.90	188.64	214.44	232.61	255.15	298.82	322.97	70
71	162.01	202.64	230.39	249.78	273.81	320.81	346.59	71
72	174.57	218.49	248.45	269.25	294.94	345.75	373.34	72
73	190.38	238.49	271.27	293.95	321.89	377.45	407.46	73
74	207.64	260.36	296.21	318.35	351.26	407.49	437.30	74
75	226.17	283.84	313.09	333.07	369.71	426.34	455.07	75
76	245.76	306.07	326.93	347.80	386.06	445.18	478.33	76
77	266.23	319.01	346.19	374.87	409.00	480.88	517.73	77
78	286.63	356.90	381.23	405.56	450.18	519.13	556.30	78
79	307.68	387.16	421.69	448.61	497.95	574.22	607.13	79
80	329.40	414.70	462.16	491.66	545.74	629.32	665.39	80
81	351.77	443.06	501.49	534.70	588.76	684.42	723.66	81
82	374.78	472.23	534.28	574.90	625.42	736.18	781.91	82
83	398.38	502.15	567.37	610.15	662.74	780.88	829.38	83
84	422.61	532.88	600.79	645.70	700.81	825.92	875.80	84
85	447.46	564.42	634.55	681.59	739.62	871.32	922.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.73	13.88	16.17	17.84	21.61	23.56	27.35	18-34
35-39	13.85	17.85	20.73	22.82	27.31	30.04	34.58	35-39
40-44	18.23	23.45	27.16	29.82	35.27	39.12	44.65	40-44
45-49	24.53	31.46	36.34	39.79	46.51	52.02	58.88	45-49
50	28.19	36.11	41.67	45.57	52.97	59.48	67.05	50
51	29.92	38.31	44.17	48.28	56.01	62.99	70.90	51
52	31.70	40.57	46.74	51.07	59.11	66.59	74.83	52
53	33.53	42.88	49.38	53.92	62.23	70.24	78.76	53
54	35.41	45.25	52.07	56.83	65.37	73.96	82.75	54
55	37.32	47.66	54.81	59.77	68.54	77.73	86.77	55
56	39.27	50.10	57.58	62.75	71.73	81.53	90.79	56
57	41.23	52.57	60.37	65.75	74.91	85.35	94.82	57
58	42.91	54.65	62.72	68.28	77.55	88.55	98.16	58
59	44.65	56.84	65.19	70.91	80.30	91.88	101.65	59
60	46.55	59.20	67.86	73.76	83.29	95.51	105.44	60
61	48.67	61.86	70.84	76.97	86.64	99.57	107.83	61
62	51.08	64.88	74.03	78.75	87.42	100.80	109.40	62
63	54.14	68.72	78.58	85.09	94.45	108.91	118.50	63
64	57.56	72.99	83.43	90.45	100.95	116.75	127.60	64
65	61.32	77.73	88.78	96.21	107.08	124.08	135.55	65
66	65.43	82.89	94.62	102.48	113.82	132.10	144.06	66
67	69.88	88.50	100.97	109.30	121.12	140.80	153.32	67
68	73.40	92.91	105.95	114.64	126.80	147.60	160.50	68
69	77.58	98.14	111.87	121.00	133.62	155.72	169.13	69
70	82.72	104.61	119.19	128.89	142.10	165.80	179.87	70
71	89.12	112.71	128.40	138.80	152.82	178.48	193.45	71
72	97.13	122.83	139.91	151.22	166.32	194.40	210.52	72
73	109.45	138.45	157.73	170.49	187.51	219.16	237.35	73
74	123.38	156.13	177.91	192.31	211.47	246.25	264.42	74
75	138.64	175.53	194.50	206.91	229.67	264.84	283.05	75
76	154.94	194.86	208.14	221.43	245.79	283.43	305.60	76
77	171.99	207.64	225.86	244.13	267.83	313.63	339.02	77
78	188.38	232.30	248.14	267.47	293.02	343.41	370.65	78
79	205.22	256.95	274.47	291.99	324.11	373.98	402.97	79
80	222.52	281.61	300.81	320.01	355.22	409.62	435.96	80
81	240.27	303.91	327.15	348.03	386.32	445.48	472.50	81
82	258.46	326.26	353.48	376.05	417.42	481.34	510.54	82
83	277.08	348.85	379.82	404.07	448.51	517.21	548.58	83
84	296.13	371.71	406.16	432.08	479.61	553.07	586.62	84
85	315.62	394.85	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.57	27.58	31.36	34.40	39.23	44.67	49.67	18-34
35-39	28.35	34.75	39.53	43.32	49.18	56.18	62.26	35-39
40-44	36.27	44.63	50.79	55.57	62.81	71.98	79.51	40-44
45-49	47.62	58.81	66.93	73.13	82.31	94.60	104.18	45-49
50	57.42	70.98	80.76	88.18	98.92	113.97	125.22	50
51	61.70	76.31	86.82	94.79	106.24	122.48	134.47	51
52	65.99	81.66	92.93	101.42	113.56	131.02	143.75	52
53	69.76	86.39	98.34	107.31	120.07	138.60	151.99	53
54	73.45	91.07	103.67	113.10	126.47	146.06	160.08	54
55	77.09	95.69	108.94	118.83	132.77	153.42	168.05	55
56	80.70	100.27	114.18	124.52	139.00	160.72	175.95	56
57	84.29	104.83	119.40	130.16	145.18	167.97	183.78	57
58	87.34	108.72	123.83	134.94	150.36	174.08	190.33	58
59	90.54	112.80	128.47	139.93	155.77	180.48	197.18	59
60	94.04	117.26	133.54	145.40	161.68	187.47	204.65	60
61	97.99	122.27	139.25	151.54	168.31	195.33	213.05	61
62	102.54	128.03	145.77	158.18	175.95	203.84	222.65	62
63	108.54	135.60	154.41	167.92	186.05	216.29	235.51	63
64	115.26	144.07	164.04	178.34	197.37	229.66	249.84	64
65	122.66	153.42	174.68	189.87	209.88	244.42	265.68	65
66	130.75	163.61	186.28	202.43	223.54	260.52	282.96	66
67	139.48	174.62	198.83	216.01	238.31	277.92	301.65	67
68	147.85	185.17	210.84	229.01	252.49	294.59	319.61	68
69	157.06	196.79	224.09	243.33	268.13	312.97	339.39	69
70	167.33	209.77	238.89	259.32	285.58	333.49	361.49	70
71	178.89	224.38	255.57	277.35	305.24	356.61	386.38	71
72	191.95	240.92	274.46	297.78	327.49	382.81	414.55	72
73	208.55	261.99	298.54	323.90	356.08	416.35	450.75	73
74	226.63	284.98	324.81	352.37	387.17	452.87	490.09	74
75	246.00	309.58	352.92	376.82	418.27	482.33	515.65	75
76	266.39	335.52	367.72	391.18	434.22	500.72	533.38	76
77	287.60	356.88	381.21	407.32	450.15	523.03	564.66	77
78	308.52	389.08	426.47	453.70	503.60	580.74	616.55	78
79	330.00	416.39	471.74	501.85	557.06	642.38	681.99	79
80	352.04	444.42	505.07	545.73	596.16	699.80	747.43	80
81	374.63	473.14	537.82	580.72	632.43	744.19	796.46	81
82	397.75	502.55	571.01	616.15	669.25	789.08	842.92	82
83	421.33	532.55	604.59	651.94	706.49	834.34	889.52	83
84	445.44	563.22	638.62	688.14	744.24	880.05	936.42	84
85	470.06	594.56	673.10	724.78	782.49	926.24	983.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.08	16.92	19.70	21.73	26.34	28.72	33.34	18-34
35-39	16.87	21.76	25.28	27.82	33.33	36.63	42.18	35-39
40-44	22.10	28.44	32.95	36.17	42.83	47.47	54.22	40-44
45-49	29.46	37.81	43.69	47.85	56.00	62.58	70.90	45-49
50	33.68	43.16	49.82	54.51	63.45	71.17	80.31	50
51	35.66	45.68	52.70	57.63	66.95	75.21	84.74	51
52	37.69	48.26	55.64	60.82	70.50	79.33	89.24	52
53	39.75	50.87	58.62	64.03	74.01	83.45	93.68	53
54	41.85	53.52	61.63	67.29	77.53	87.62	98.14	54
55	43.97	56.18	64.66	70.55	81.06	91.79	102.61	55
56	46.11	58.87	67.72	73.83	84.57	95.99	107.04	56
57	48.24	61.57	70.75	77.12	88.04	100.16	111.45	57
58	50.04	63.80	73.28	79.83	90.88	103.60	115.03	58
59	51.90	66.12	75.91	82.63	93.81	107.15	118.75	59
60	53.90	68.64	78.75	85.67	96.98	111.00	122.76	60
61	56.14	71.46	81.91	89.07	100.52	115.31	127.25	61
62	58.70	74.65	85.53	92.93	104.59	120.19	132.40	62
63	61.99	78.78	90.20	97.94	109.93	126.61	139.16	63
64	65.64	83.38	95.41	103.55	115.92	133.76	146.73	64
65	69.67	88.46	101.16	109.74	122.53	141.66	155.10	65
66	74.06	93.98	107.43	116.47	129.77	150.26	164.26	66
67	78.80	99.96	114.21	123.77	137.61	159.59	174.19	67
68	82.52	104.63	119.48	129.43	143.65	166.80	181.84	68
69	86.91	110.15	125.75	136.17	150.89	175.41	191.00	69
70	92.30	116.96	133.47	144.51	159.88	186.08	202.39	70
71	99.02	125.48	143.17	154.97	171.25	199.47	216.77	71
72	107.42	136.12	155.31	168.08	185.55	216.29	234.86	72
73	120.38	152.62	174.17	188.52	208.12	242.59	263.45	73
74	135.05	171.28	195.51	211.64	233.63	272.34	295.74	74
75	151.06	191.70	218.87	234.14	259.89	299.69	321.22	75
76	168.13	213.46	234.24	249.19	276.61	318.97	341.02	76
77	185.93	232.55	248.40	265.48	293.32	341.42	370.15	77
78	202.93	257.76	277.90	295.64	328.16	378.42	403.66	78
79	220.34	280.03	307.40	327.02	362.99	418.58	446.50	79
80	238.16	302.69	336.89	358.40	397.82	458.75	489.35	80
81	256.38	325.73	366.39	389.77	432.65	498.91	532.20	81
82	275.00	349.13	395.55	421.16	467.45	539.08	575.04	82
83	293.98	372.86	422.40	452.53	497.81	579.24	617.89	83
84	313.35	396.94	449.65	483.91	528.43	619.41	660.73	84
85	333.11	421.39	478.08	515.29	559.35	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.44	11.12	12.48	13.98	15.58	18.04	19.73	18-34
35-39	11.37	13.51	15.15	16.92	18.81	21.82	23.82	35-39
40-44	14.66	17.52	19.72	21.90	24.28	28.21	30.73	40-44
45-49	20.17	24.28	27.34	30.23	33.41	38.91	42.28	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.68	6.08	7.11	7.86	9.60	10.41	12.14	18-34
35-39	6.08	7.88	9.17	10.11	12.16	13.33	15.40	35-39
40-44	8.45	10.89	12.63	13.88	16.47	18.22	20.85	40-44
45-49	12.26	15.73	18.17	19.91	23.28	26.02	29.48	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.15	13.27	14.98	16.66	18.80	21.57	23.81	18-34
35-39	13.60	16.32	18.39	20.42	22.98	26.42	29.10	35-39
40-44	17.67	21.30	24.09	26.63	29.86	34.41	37.79	40-44
45-49	24.32	29.50	33.37	36.76	41.06	47.45	51.96	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.67	7.38	8.65	9.57	11.79	12.71	14.91	18-34
35-39	7.41	9.63	11.23	12.40	15.04	16.39	19.05	35-39
40-44	10.29	13.29	15.45	17.01	20.35	22.38	25.76	40-44
45-49	14.81	19.05	22.06	24.21	28.54	31.71	36.14	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.86	15.42	17.48	19.34	22.02	25.10	27.89	18-34
35-39	15.83	19.13	21.63	23.92	27.15	31.02	34.38	35-39
40-44	20.68	25.08	28.46	31.36	35.44	40.61	44.85	40-44
45-49	28.47	34.72	39.40	43.29	48.71	55.99	61.64	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.66	8.68	10.19	11.28	13.98	15.01	17.68	18-34
35-39	8.74	11.38	13.29	14.69	17.92	19.45	22.70	35-39
40-44	12.13	15.69	18.27	20.14	24.23	26.54	30.67	40-44
45-49	17.36	22.37	25.95	28.51	33.80	37.40	42.80	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.57	17.57	19.98	22.02	25.24	28.63	31.97	18-34
35-39	18.06	21.94	24.87	27.42	31.32	35.62	39.66	35-39
40-44	23.69	28.86	32.83	36.09	41.02	46.81	51.91	40-44
45-49	32.62	39.94	45.43	49.82	56.36	64.53	71.32	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.65	9.98	11.73	12.99	16.17	17.31	20.45	18-34
35-39	10.07	13.13	15.35	16.98	20.80	22.51	26.35	35-39
40-44	13.97	18.09	21.09	23.27	28.11	30.70	35.58	40-44
45-49	19.91	25.69	29.84	32.81	39.06	43.09	49.46	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.28	19.72	22.48	24.70	28.46	32.16	36.05	18-34
35-39	20.29	24.75	28.11	30.92	35.49	40.22	44.94	35-39
40-44	26.70	32.64	37.20	40.82	46.60	53.01	58.97	40-44
45-49	36.77	45.16	51.46	56.35	64.01	73.07	81.00	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.64	11.28	13.27	14.70	18.36	19.61	23.22	18-34
35-39	11.40	14.88	17.41	19.27	23.68	25.57	30.00	35-39
40-44	15.81	20.49	23.91	26.40	31.99	34.86	40.49	40-44
45-49	22.46	29.01	33.73	37.11	44.32	48.78	56.12	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.99	21.87	24.98	27.38	31.68	35.69	40.13	18-34
35-39	22.52	27.56	31.35	34.42	39.66	44.82	50.22	35-39
40-44	29.71	36.42	41.57	45.55	52.18	59.21	66.03	40-44
45-49	40.92	50.38	57.49	62.88	71.66	81.61	90.68	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.63	12.58	14.81	16.41	20.55	21.91	25.99	18-34
35-39	12.73	16.63	19.47	21.56	26.56	28.63	33.65	35-39
40-44	17.65	22.89	26.73	29.53	35.87	39.02	45.40	40-44
45-49	25.01	32.33	37.62	41.41	49.58	54.47	62.78	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.72	25.25	28.69	31.52	35.87	40.90	45.41	18-34
35-39	25.95	31.75	36.08	39.58	44.87	51.31	56.79	35-39
40-44	33.19	40.77	46.36	50.77	57.30	65.73	72.53	40-44
45-49	43.67	53.84	61.23	66.95	75.24	86.57	95.24	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.43	80.07	87.47	97.87	112.98	123.88	51
52	61.13	75.50	85.83	93.74	104.79	121.05	132.64	52
53	64.67	79.96	90.93	99.28	110.89	128.16	140.37	53
54	68.15	84.35	95.94	104.73	116.91	135.18	147.97	54
55	71.59	88.70	100.92	110.13	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.42	97.38	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.09	124.68	138.39	159.60	173.98	58
59	84.47	105.08	119.45	127.07	141.04	162.64	176.73	59
60	87.87	109.41	121.68	129.45	143.69	165.69	179.47	60
61	91.72	114.28	123.92	131.83	146.33	168.75	182.22	61
62	96.14	118.11	126.16	134.92	149.43	173.78	189.15	62
63	101.92	127.16	137.14	145.89	161.94	186.73	202.00	63
64	108.40	135.32	148.10	157.55	174.89	201.67	219.04	64
65	115.55	144.34	159.07	169.23	187.84	216.61	236.08	65
66	123.38	154.19	170.04	180.89	200.79	231.55	253.13	66
67	131.85	164.86	181.01	192.57	213.75	246.49	270.17	67
68	140.03	175.15	199.12	211.83	235.14	271.15	296.48	68
69	149.05	186.51	212.19	230.36	253.37	295.82	320.72	69
70	159.12	199.21	226.67	245.97	270.36	316.15	342.23	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.51	311.21	364.28	393.94	72
73	199.46	250.24	284.91	303.63	337.03	388.65	419.52	73
74	217.14	272.67	299.25	318.35	353.37	407.49	437.30	74
75	236.08	293.10	313.09	333.07	369.71	427.72	461.99	75
76	256.08	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	297.57	356.90	388.06	420.27	458.50	539.09	580.37	78
79	318.85	394.78	421.69	450.24	497.95	577.19	620.35	79
80	340.72	429.56	462.16	491.66	545.74	629.32	665.39	80
81	363.20	458.10	502.62	534.70	593.52	684.42	723.66	81
82	386.27	487.39	543.09	577.76	641.31	739.52	781.91	82
83	409.86	517.35	583.56	620.81	684.61	794.64	840.18	83
84	434.03	548.05	619.70	663.85	722.52	849.73	898.43	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.91	15.40	17.93	19.79	23.97	26.14	30.34	18-34
35-39	15.36	19.80	23.01	25.32	30.32	33.34	38.39	35-39
40-44	20.17	25.94	30.05	32.99	39.05	43.29	49.44	40-44
45-49	27.00	34.64	40.01	43.82	51.26	57.30	64.88	45-49
50	30.94	39.64	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.43	52.95	61.48	69.10	77.82	51
52	34.69	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.05	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.80	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.14	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.75	101.54	57
58	46.48	59.22	68.00	74.05	84.21	96.07	103.11	58
59	48.27	61.48	70.55	76.77	86.13	99.32	104.69	59
60	50.23	63.92	73.30	77.98	86.55	99.81	106.26	60
61	52.41	66.66	73.67	78.37	86.99	100.31	107.83	61
62	54.89	69.30	74.03	78.88	88.66	102.00	112.23	62
63	58.06	73.75	79.98	85.09	94.45	108.91	118.50	63
64	61.60	78.18	85.93	91.42	101.48	117.01	127.60	64
65	65.49	83.09	91.88	97.75	108.50	125.12	136.70	65
66	69.74	88.44	97.84	104.08	115.54	133.23	145.80	66
67	74.34	94.23	103.79	110.41	122.55	141.33	154.90	67
68	77.96	98.77	112.72	121.00	134.31	154.88	169.35	68
69	82.25	104.15	118.81	128.59	142.25	165.56	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.78	146.88	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.93	205.35	222.69	72
73	114.92	145.54	165.95	177.86	197.42	227.67	245.77	73
74	129.21	163.71	180.84	192.39	213.55	246.25	264.42	74
75	144.85	182.08	194.50	206.91	229.67	264.91	287.19	75
76	161.53	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	212.78	256.95	280.32	303.13	331.79	389.18	419.98	79
80	230.34	281.61	303.59	328.21	358.35	421.10	453.61	80
81	248.33	306.26	327.42	353.90	386.32	453.74	487.84	81
82	266.73	330.93	353.48	380.18	417.42	487.08	522.65	82
83	285.53	355.58	379.82	407.01	448.51	521.07	558.00	83
84	304.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	324.37	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	26.29	32.23	36.71	40.18	45.95	52.21	58.17	18-34
35-39	33.15	40.77	46.44	50.80	57.82	65.92	73.19	35-39
40-44	42.42	52.36	59.65	65.17	73.84	84.47	93.47	40-44
45-49	55.52	68.75	78.34	85.49	96.45	110.66	122.08	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.31	204.46	221.89	59
60	106.38	132.96	151.62	161.94	179.74	207.27	224.03	60
61	110.55	138.26	154.28	164.13	182.17	210.08	226.17	61
62	115.35	144.35	156.34	166.32	184.61	212.89	229.16	62
63	121.78	152.49	168.39	179.13	198.85	229.29	247.26	63
64	128.98	161.58	180.43	191.94	213.06	245.68	266.23	64
65	136.88	171.59	192.47	204.75	227.28	262.09	285.18	65
66	145.49	182.46	204.51	217.56	241.48	278.47	304.14	66
67	154.74	194.15	216.55	230.37	255.71	294.87	323.10	67
68	163.49	205.22	234.00	251.04	278.66	321.33	350.98	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	348.10	386.39	445.57	480.21	73
74	245.63	309.60	340.71	362.46	402.33	463.95	497.93	74
75	265.83	331.60	354.21	377.93	418.27	486.04	526.94	75
76	287.02	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	330.41	399.25	433.56	470.25	515.54	604.00	652.58	78
79	352.32	441.63	471.74	501.85	557.06	643.47	694.00	79
80	374.68	474.16	517.01	550.02	610.52	704.02	747.43	80
81	397.49	503.24	562.28	598.17	663.97	765.66	812.88	81
82	420.72	532.87	607.55	646.33	713.10	827.30	878.32	82
83	444.29	562.95	641.82	693.73	750.24	887.79	943.76	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.43	19.95	23.23	25.63	31.07	33.87	39.33	18-34
35-39	19.91	25.67	29.82	32.82	39.34	43.22	49.80	35-39
40-44	25.98	33.43	38.73	42.53	50.39	55.82	63.79	40-44
45-49	34.41	44.16	51.04	55.91	65.50	73.15	82.92	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	130.53	58
59	59.14	75.42	86.64	94.36	107.32	122.42	131.77	59
60	61.26	78.08	89.64	97.57	109.00	125.70	133.01	60
61	63.62	81.05	92.09	97.96	108.74	125.39	134.25	61
62	66.32	84.43	91.86	97.72	108.47	125.08	136.62	62
63	69.83	88.85	98.36	104.63	116.14	133.93	145.49	63
64	73.73	93.76	104.85	111.54	123.82	142.77	155.51	64
65	78.02	99.19	111.35	118.45	131.49	151.63	165.51	65
66	82.69	105.07	117.85	125.37	139.17	160.48	175.52	66
67	87.71	111.42	124.34	132.28	146.83	169.32	185.53	67
68	91.63	116.35	133.02	143.62	159.42	183.82	200.79	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	204.01	226.45	261.14	281.63	73
74	146.71	186.43	205.93	219.07	243.17	280.41	301.43	74
75	163.48	206.03	220.09	234.21	259.89	301.63	328.24	75
76	181.32	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	217.49	260.17	288.10	312.23	344.37	401.69	435.91	78
79	235.47	287.77	312.08	338.16	372.10	434.78	471.01	79
80	253.81	315.38	336.89	364.61	400.18	468.46	506.56	80
81	272.50	342.99	366.39	391.56	432.65	502.72	542.53	81
82	291.54	370.62	395.88	421.16	467.48	539.08	578.91	82
83	310.89	396.86	425.38	452.53	502.31	579.24	617.89	83
84	330.57	422.17	454.88	483.91	537.14	619.41	660.73	84
85	350.59	447.93	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	31.43	38.67	44.11	48.18	55.25	62.65	69.95	18-34
35-39	39.80	49.10	56.00	61.15	69.78	79.41	88.33	35-39
40-44	50.94	63.06	71.92	78.47	89.11	101.77	112.80	40-44
45-49	66.46	82.51	94.14	102.61	116.03	132.90	146.87	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	268.59	60
61	127.94	160.40	183.16	196.42	218.02	251.42	270.13	61
62	133.09	166.96	186.52	198.43	220.25	253.99	271.66	62
63	140.12	175.88	199.64	212.38	235.75	271.84	292.53	63
64	147.98	185.83	212.19	226.33	251.23	289.70	313.41	64
65	156.57	196.75	224.67	240.28	266.71	307.56	334.28	65
66	165.90	208.56	238.15	254.22	282.18	325.40	355.16	66
67	175.87	221.20	252.08	268.17	297.67	343.26	376.04	67
68	185.15	232.98	266.08	289.09	320.83	371.52	405.47	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	392.57	435.75	502.49	540.89	73
74	271.94	343.69	382.17	406.57	451.29	520.41	558.57	74
75	293.29	370.10	395.33	422.82	467.59	544.36	591.89	75
76	315.59	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	360.73	441.61	479.06	520.23	572.59	668.91	724.79	78
79	383.23	486.12	521.79	555.10	616.16	710.53	767.65	79
80	406.04	515.34	571.86	608.37	675.29	778.71	829.47	80
81	429.15	544.92	621.93	661.63	734.41	846.89	902.10	81
82	452.53	574.87	658.61	714.53	773.82	915.07	974.72	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.75	83
84	499.91	635.58	728.85	788.60	847.82	1,009.15	1,079.50	84
85	523.98	666.44	764.50	825.51	884.74	1,055.45	1,126.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.68	24.15	28.12	31.03	37.62	41.01	47.63	18-34
35-39	24.11	31.08	36.11	39.75	47.67	52.35	60.34	35-39
40-44	31.35	40.34	46.74	51.33	60.86	67.39	77.04	40-44
45-49	41.25	52.95	61.22	67.07	78.65	87.78	99.57	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	158.85	59
60	71.45	91.15	104.72	114.06	129.63	147.94	159.76	60
61	73.97	94.34	108.31	117.56	130.49	150.47	160.67	61
62	76.87	97.97	109.69	116.69	129.53	149.36	161.58	62
63	80.69	102.79	116.73	124.18	137.84	158.95	172.49	63
64	84.93	108.14	123.77	131.67	146.16	168.53	183.41	64
65	89.58	114.05	130.69	139.16	154.47	178.13	194.32	65
66	94.64	120.43	137.86	146.66	162.80	187.73	205.23	66
67	100.06	127.29	144.90	154.15	171.10	197.31	216.15	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.23	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	230.16	255.47	294.61	317.49	73
74	162.86	207.41	231.01	245.76	272.79	314.57	338.44	74
75	180.68	229.99	245.68	262.43	291.74	338.35	369.29	75
76	199.59	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	237.65	288.03	318.56	345.80	383.03	445.40	484.85	78
79	256.42	318.59	343.84	373.19	412.41	480.38	522.04	79
80	275.48	349.16	372.97	401.01	442.01	515.82	559.51	80
81	294.82	377.77	405.63	431.52	478.99	552.35	597.22	81
82	314.45	403.67	438.28	466.26	517.55	596.81	639.54	82
83	334.30	430.11	470.94	501.00	556.11	641.28	687.19	83
84	354.42	456.54	503.60	535.74	594.67	685.75	734.84	84
85	374.80	482.93	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.20	13.01	14.47	16.39	17.93	21.03	22.69	18-34
35-39	13.25	15.51	17.28	19.46	21.23	24.97	26.88	35-39
40-44	16.89	19.93	22.25	24.90	27.12	31.92	34.33	40-44
45-49	23.23	27.63	30.90	34.36	37.35	44.03	47.28	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.35	6.93	8.07	8.92	10.73	11.76	13.58	18-34
35-39	6.89	8.88	10.30	11.34	13.47	14.89	17.04	35-39
40-44	9.59	12.31	14.23	15.59	18.26	20.40	23.12	40-44
45-49	14.08	18.00	20.71	22.62	26.13	29.47	33.07	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.95	15.03	16.71	18.93	20.70	24.30	26.21	18-34
35-39	15.31	17.92	19.96	22.47	24.53	28.83	31.05	35-39
40-44	19.52	23.02	25.70	28.76	31.33	36.88	39.65	40-44
45-49	26.84	31.92	35.70	39.70	43.15	50.88	54.61	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.18	8.02	9.33	10.30	12.40	13.58	15.70	18-34
35-39	7.96	10.26	11.90	13.10	15.55	17.20	19.69	35-39
40-44	11.07	14.21	16.43	18.02	21.09	23.58	26.70	40-44
45-49	16.26	20.78	23.92	26.13	30.19	34.05	38.21	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.69	17.04	18.96	21.47	23.48	27.57	29.73	18-34
35-39	17.37	20.32	22.64	25.50	27.83	32.71	35.22	35-39
40-44	22.14	26.12	29.16	32.63	35.54	41.83	44.98	40-44
45-49	30.44	36.21	40.49	45.02	48.94	57.70	61.95	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.02	9.09	10.59	11.70	14.06	15.41	17.80	18-34
35-39	9.03	11.64	13.50	14.86	17.64	19.52	22.33	35-39
40-44	12.56	16.13	18.64	20.44	23.93	26.73	30.29	40-44
45-49	18.45	23.58	27.14	29.65	34.25	38.63	43.34	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	181.85	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.94	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.67	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	110.59	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.84	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.32	25.92	29.41	32.36	36.76	41.98	46.53	18-34
35-39	26.62	32.49	36.88	40.52	45.84	52.49	58.02	35-39
40-44	34.04	41.73	47.40	51.96	58.54	67.25	74.10	40-44
45-49	44.90	55.24	62.76	68.70	77.06	88.79	97.55	45-49
50	52.99	65.24	74.09	81.03	90.56	104.63	114.64	50
51	57.18	70.43	79.98	87.44	97.64	112.88	123.59	51
52	61.38	75.64	85.90	93.90	104.74	121.18	132.58	52
53	65.00	80.19	91.10	99.54	110.96	128.44	140.46	53
54	68.57	84.69	96.24	105.12	117.09	135.60	148.22	54
55	72.10	89.16	101.34	110.65	123.17	142.71	155.90	55
56	75.62	93.62	106.43	116.17	129.20	149.80	163.55	56
57	79.15	98.11	111.56	121.70	135.25	156.54	171.21	57
58	82.25	102.05	116.03	124.68	138.39	159.60	173.98	58
59	85.52	106.21	119.45	127.07	141.04	162.64	176.73	59
60	89.13	110.79	121.68	129.45	143.69	165.69	179.47	60
61	93.20	115.91	123.92	131.83	146.33	168.75	182.22	61
62	97.68	118.11	126.16	134.22	148.97	171.79	184.96	62
63	103.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	110.77	138.07	148.10	157.55	174.89	201.67	219.04	64
65	118.31	147.55	159.07	169.23	187.84	216.61	236.08	65
66	126.55	157.92	170.04	180.89	200.79	231.55	253.13	66
67	135.51	169.20	181.01	192.57	213.75	246.49	270.17	67
68	144.23	180.14	199.12	211.83	235.14	271.15	296.48	68
69	153.85	192.24	217.24	231.11	256.52	295.82	322.80	69
70	164.61	205.79	233.94	250.37	277.92	320.47	349.12	70
71	176.74	221.06	251.34	269.64	298.70	345.14	375.43	71
72	190.44	238.35	271.04	288.91	320.70	369.81	401.75	72
73	207.68	260.18	285.42	303.63	337.03	388.65	419.52	73
74	226.51	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	358.89	432.66	462.16	491.66	545.74	629.32	665.39	80
81	383.75	470.54	502.62	534.70	593.52	684.42	723.66	81
82	408.84	507.60	543.09	577.76	641.31	739.52	781.91	82
83	434.30	539.12	583.56	620.81	689.10	794.64	840.18	83
84	459.95	570.98	624.03	663.85	736.88	849.73	898.43	84
85	485.87	603.20	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.14	15.69	18.27	20.16	24.43	26.64	30.91	18-34
35-39	15.65	20.18	23.44	25.79	30.88	33.95	39.09	35-39
40-44	20.61	26.51	30.70	33.71	39.87	44.22	50.47	40-44
45-49	27.73	35.56	41.07	44.98	52.57	58.81	66.55	45-49
50	30.76	39.40	45.46	49.71	57.79	64.88	73.15	50
51	32.64	41.79	48.18	52.67	61.10	68.71	77.34	51
52	34.58	44.25	50.99	55.72	64.49	72.65	81.63	52
53	36.58	46.78	53.87	58.82	67.88	76.63	85.93	53
54	38.64	49.37	56.81	61.99	71.31	80.69	90.27	54
55	40.72	51.99	59.79	65.21	74.77	84.79	94.65	55
56	42.84	54.66	62.81	68.46	78.25	88.94	99.05	56
57	44.98	57.35	65.85	71.73	81.72	93.11	101.54	57
58	46.80	59.62	68.42	74.48	84.60	96.60	103.11	58
59	48.71	62.00	71.11	77.35	86.13	99.32	104.69	59
60	50.78	64.58	73.30	77.98	86.55	99.81	106.26	60
61	53.10	67.48	73.67	78.37	86.99	100.31	107.83	61
62	55.73	69.30	74.03	78.75	87.42	100.80	109.40	62
63	59.06	74.88	79.98	85.09	94.45	108.91	118.50	63
64	62.79	79.63	85.93	91.42	101.48	117.01	127.60	64
65	66.90	84.80	91.88	97.75	108.50	125.12	136.70	65
66	71.38	90.43	97.84	104.08	115.54	133.23	145.80	66
67	76.24	96.54	103.79	110.41	122.55	141.33	154.90	67
68	80.08	101.35	113.74	121.00	134.31	154.88	169.35	68
69	84.63	107.06	122.04	131.58	145.76	168.43	183.80	69
70	90.24	114.12	130.03	140.60	155.01	180.88	196.22	70
71	97.22	122.95	140.07	151.42	166.72	194.71	211.03	71
72	105.96	134.00	152.63	163.34	181.31	209.08	227.13	72
73	119.40	151.04	167.19	177.86	197.42	227.67	245.77	73
74	134.59	169.30	180.84	192.39	213.55	246.25	264.42	74
75	151.24	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	277.49	330.93	353.48	376.05	417.42	481.34	510.54	82
83	296.62	355.58	379.82	404.07	448.51	517.21	548.58	83
84	315.95	380.23	406.16	432.08	479.61	553.07	586.62	84
85	335.51	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.52	31.17	35.45	38.89	44.36	50.49	56.14	18-34
35-39	32.05	39.29	44.69	48.97	55.60	63.51	70.38	35-39
40-44	41.00	50.45	57.42	62.82	71.00	81.37	89.88	40-44
45-49	53.83	66.48	75.66	82.67	93.05	106.95	117.78	45-49
50	62.64	77.44	88.10	96.20	107.92	124.33	136.60	50
51	67.32	83.24	94.72	103.40	115.90	133.62	146.70	51
52	71.99	89.09	101.37	110.64	123.89	142.93	156.82	52
53	76.10	94.25	107.28	117.06	130.99	151.19	165.80	53
54	80.12	99.35	113.10	123.38	137.96	159.34	174.64	54
55	84.10	104.38	118.85	129.64	144.84	167.38	183.34	55
56	88.03	109.38	124.56	135.84	151.63	175.33	191.94	56
57	91.95	114.36	130.26	142.00	158.38	183.24	200.48	57
58	95.28	118.61	135.08	147.11	164.03	189.78	207.63	58
59	98.77	123.06	140.15	152.30	169.91	196.43	215.00	59
60	102.59	127.91	145.39	157.90	175.99	203.60	222.69	60
61	106.90	133.37	151.18	164.11	182.17	210.08	226.17	61
62	111.76	139.17	156.34	166.32	184.61	212.89	228.31	62
63	118.40	147.93	167.62	179.13	198.85	229.29	247.26	63
64	125.74	157.16	178.47	191.94	213.06	245.68	266.23	64
65	133.81	167.36	190.22	204.75	227.28	262.09	285.18	65
66	142.63	178.48	202.84	217.56	241.48	278.47	304.14	66
67	152.16	190.50	216.28	230.37	255.71	294.87	323.10	67
68	161.29	202.00	230.00	249.74	275.45	321.33	348.67	68
69	171.34	214.68	244.46	265.45	292.50	341.42	370.25	69
70	182.54	228.84	260.60	282.90	311.54	363.81	394.36	70
71	195.16	244.78	278.81	302.57	332.99	389.04	421.51	71
72	209.40	262.82	299.41	324.85	357.26	417.61	452.23	72
73	227.51	285.82	325.68	348.10	386.39	445.57	480.21	73
74	247.24	310.88	340.71	362.46	402.33	463.95	497.93	74
75	268.36	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.22	399.25	426.47	453.70	503.60	580.74	616.55	78
79	359.33	441.63	471.74	501.85	557.06	642.38	681.99	79
80	383.81	481.38	517.01	550.02	610.52	704.02	747.43	80
81	408.68	512.68	562.28	598.17	663.97	765.66	812.88	81
82	433.90	544.46	607.55	646.33	717.43	827.30	878.32	82
83	459.49	576.62	651.27	694.49	762.38	888.95	943.76	83
84	485.40	609.25	687.81	741.27	802.50	947.99	1,008.93	84
85	511.67	642.35	724.85	780.63	842.87	997.59	1,059.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.79	19.12	22.27	24.57	29.77	32.46	37.69	18-34
35-39	19.07	24.60	28.57	31.45	37.67	41.40	47.68	35-39
40-44	24.99	32.15	37.24	40.89	48.42	53.66	61.29	40-44
45-49	33.31	42.74	49.38	54.09	63.31	70.75	80.14	45-49
50	36.74	47.09	54.35	59.45	69.21	77.64	87.61	50
51	38.90	49.84	57.49	62.87	73.04	82.04	92.45	51
52	41.11	52.64	60.70	66.35	76.91	86.54	97.36	52
53	43.36	55.50	63.95	69.85	80.74	91.03	102.20	53
54	45.66	58.38	67.23	73.40	84.58	95.58	107.06	54
55	47.96	61.30	70.54	76.97	88.43	100.14	111.94	55
56	50.30	64.22	73.87	80.54	92.25	104.71	116.77	56
57	52.63	67.16	77.18	84.13	96.05	109.26	121.58	57
58	54.58	69.60	79.94	87.08	99.14	113.01	125.49	58
59	56.61	72.13	82.81	90.14	102.34	116.85	129.49	59
60	58.80	74.88	85.87	93.28	105.61	120.80	133.01	60
61	61.25	77.95	89.08	96.73	108.74	125.18	134.25	61
62	64.03	81.38	91.86	97.72	108.47	125.08	135.49	62
63	67.62	85.94	98.07	104.63	116.14	133.93	145.49	63
64	71.62	90.96	103.94	111.54	123.82	142.77	155.51	64
65	76.01	96.50	110.28	118.45	131.49	151.63	165.51	65
66	80.79	102.52	117.11	125.37	139.17	160.48	175.52	66
67	85.96	109.04	124.34	132.28	146.83	169.32	185.53	67
68	90.02	114.14	130.34	141.20	156.71	181.97	198.37	68
69	94.81	120.17	137.18	148.55	164.60	191.35	208.36	69
70	100.69	127.60	145.60	157.64	174.42	202.99	220.79	70
71	108.02	136.88	156.19	169.06	186.82	217.60	236.47	71
72	117.18	148.50	169.43	183.36	202.41	235.96	256.21	72
73	131.33	166.50	190.01	204.01	226.45	261.14	281.63	73
74	147.32	186.85	205.93	219.07	243.17	280.41	301.43	74
75	164.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	183.42	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	239.14	287.77	307.40	327.02	362.99	418.58	446.50	79
80	258.39	315.38	336.89	358.40	397.82	458.75	489.35	80
81	277.93	342.99	366.39	389.77	432.65	498.91	532.20	81
82	297.77	370.62	395.88	421.16	467.48	539.08	575.04	82
83	317.89	398.23	425.38	452.53	502.31	579.24	617.89	83
84	338.28	425.84	454.88	483.91	537.14	619.41	660.73	84
85	358.98	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	198.72	244.15	261.05	277.71	308.26	355.48	378.34	75
76	215.87	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.13	271.48	290.13	309.65	345.05	397.01	417.97	77
78	253.75	303.73	324.43	345.14	383.64	441.78	464.59	78
79	279.32	334.83	358.86	381.77	423.76	488.67	513.91	79
80	304.83	365.32	393.21	418.41	464.43	535.56	563.22	80
81	330.24	395.72	425.80	454.33	505.10	582.33	612.50	81
82	355.49	426.06	458.31	488.94	544.10	626.60	658.76	82
83	381.00	456.31	490.71	523.42	582.25	670.72	704.81	83
84	406.25	486.47	523.03	557.79	620.24	714.66	750.69	84
85	431.45	516.55	555.24	592.07	658.10	758.48	796.37	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	121.26	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.34	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.26	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.11	197.54	211.01	224.48	250.09	287.64	302.60	78
79	181.94	218.24	233.40	248.30	275.62	317.82	334.52	79
80	198.73	238.34	255.80	272.13	302.07	348.32	366.63	80
81	215.49	258.40	278.19	295.95	328.51	378.82	398.72	81
82	232.21	278.43	299.83	319.79	354.97	409.33	430.82	82
83	248.88	298.39	321.27	343.01	381.40	439.71	465.10	83
84	265.52	318.30	342.70	368.69	407.28	470.55	499.61	84
85	282.13	338.19	367.90	395.73	432.46	504.74	535.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	215.59	266.27	284.93	303.11	336.46	388.00	413.46	75
76	233.64	280.30	299.42	318.52	355.79	408.54	435.30	76
77	246.78	293.85	314.16	336.22	375.88	431.68	457.00	77
78	273.14	328.76	351.16	373.58	415.74	478.18	505.24	78
79	299.41	361.39	388.43	413.23	458.68	528.94	558.88	79
80	325.55	392.78	425.53	452.89	502.70	579.69	612.50	80
81	351.54	424.00	459.11	491.12	546.73	630.21	666.06	81
82	377.31	455.10	492.53	526.72	587.41	675.72	713.58	82
83	403.26	486.01	525.73	562.06	626.39	720.92	760.68	83
84	428.89	516.76	558.77	597.19	665.07	765.78	807.44	84
85	454.41	547.33	591.59	632.13	703.47	810.39	853.80	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	131.93	165.79	177.11	188.41	209.30	241.17	257.44	75
76	148.84	178.63	190.82	203.01	227.31	260.76	277.76	76
77	160.58	191.48	204.62	219.08	245.31	281.40	298.03	77
78	178.14	214.22	228.83	243.44	272.05	312.21	330.40	78
79	195.66	236.43	253.11	269.27	298.90	344.66	365.07	79
80	213.09	257.43	277.40	295.11	327.58	377.73	400.12	80
81	230.47	278.36	301.68	320.94	356.25	410.81	435.14	81
82	247.76	299.21	324.45	346.80	384.95	443.90	470.17	82
83	264.96	319.94	346.83	371.43	413.61	476.74	506.64	83
84	282.10	340.57	369.16	398.13	441.16	508.87	542.49	84
85	299.18	361.15	395.20	426.13	467.30	544.26	579.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	232.46	288.39	308.81	328.51	364.66	420.52	448.58	75
76	251.41	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.43	316.22	338.19	362.79	406.71	466.35	496.03	77
78	292.53	353.79	377.89	402.02	447.84	514.58	545.89	78
79	319.50	387.95	418.00	444.69	493.60	569.21	603.85	79
80	346.27	420.24	457.85	487.37	540.97	623.82	661.78	80
81	372.84	452.28	492.42	527.91	588.36	678.09	719.62	81
82	399.13	484.14	526.75	564.50	630.72	724.84	768.40	82
83	425.52	515.71	560.75	600.70	670.53	771.12	816.55	83
84	451.53	547.05	594.51	636.59	709.90	816.90	864.19	84
85	477.37	578.11	627.94	672.19	748.84	862.30	911.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	142.60	179.76	192.04	204.29	227.01	261.50	279.86	75
76	160.34	193.07	206.25	219.43	246.52	282.23	302.08	76
77	172.90	206.39	220.59	236.77	266.01	304.53	324.23	77
78	191.17	230.90	246.65	262.40	294.01	336.78	358.20	78
79	209.38	254.62	272.82	290.24	322.18	371.50	395.62	79
80	227.45	276.52	299.00	318.09	353.09	407.14	433.61	80
81	245.45	298.32	325.17	345.93	383.99	442.80	471.56	81
82	263.31	319.99	349.07	373.81	414.93	478.47	509.52	82
83	281.04	341.49	372.39	399.85	445.82	513.77	548.18	83
84	298.68	362.84	395.62	427.57	475.04	547.19	585.37	84
85	316.23	384.11	422.50	456.53	502.14	583.78	623.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	249.33	310.51	332.69	353.91	392.86	453.04	483.70	75
76	269.18	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.08	338.59	362.22	389.36	437.54	501.02	535.06	77
78	311.92	378.82	404.62	430.46	479.94	550.98	586.54	78
79	339.59	414.51	447.57	476.15	528.52	609.48	648.82	79
80	366.99	447.70	490.17	521.85	579.24	667.95	711.06	80
81	394.14	480.56	525.73	564.70	629.99	725.97	773.18	81
82	420.95	513.18	560.97	602.28	674.03	773.96	823.22	82
83	447.78	545.41	595.77	639.34	714.67	821.32	872.42	83
84	474.17	577.34	630.25	675.99	754.73	868.02	920.94	84
85	500.33	608.89	664.29	712.25	794.21	914.21	968.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	153.27	193.73	206.97	220.17	244.72	281.83	302.28	75
76	171.84	207.51	221.68	235.85	265.73	303.70	326.40	76
77	185.22	221.30	236.56	254.46	286.71	327.66	350.43	77
78	204.20	247.58	264.47	281.36	315.97	361.35	386.00	78
79	223.10	272.81	292.53	311.21	345.46	398.34	426.17	79
80	241.81	295.61	320.60	341.07	378.60	436.55	467.10	80
81	260.43	318.28	348.66	370.92	411.73	474.79	507.98	81
82	278.86	340.77	373.69	400.82	444.91	513.04	548.87	82
83	297.12	363.04	397.95	428.27	478.03	550.80	589.72	83
84	315.26	385.11	422.08	457.01	508.92	585.51	628.25	84
85	333.28	407.07	449.80	486.93	536.98	623.30	667.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	266.20	332.63	356.57	379.31	421.06	485.56	518.82	75
76	286.95	347.38	371.09	394.75	443.75	507.36	546.63	76
77	302.73	360.96	386.25	415.93	468.37	535.69	574.09	77
78	331.31	403.85	431.35	458.90	512.04	587.38	627.19	78
79	359.68	441.07	477.14	507.61	563.44	649.75	693.79	79
80	387.71	475.16	522.49	556.33	617.51	712.08	760.34	80
81	415.44	508.84	559.04	601.49	671.62	773.85	826.74	81
82	442.77	542.22	595.19	640.06	717.34	823.08	878.04	82
83	470.04	575.11	630.79	677.98	758.81	871.52	928.29	83
84	496.81	607.63	665.99	715.39	799.56	919.14	977.69	84
85	523.29	639.67	700.64	752.31	839.58	966.12	1,026.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	163.94	207.70	221.90	236.05	262.43	302.16	324.70	75
76	183.34	221.95	237.11	252.27	284.94	325.17	350.72	76
77	197.54	236.21	252.53	272.15	307.41	350.79	376.63	77
78	217.23	264.26	282.29	300.32	337.93	385.92	413.80	78
79	236.82	291.00	312.24	332.18	368.74	425.18	456.72	79
80	256.17	314.70	342.20	364.05	404.11	465.96	500.59	80
81	275.41	338.24	372.15	395.91	439.47	506.78	544.40	81
82	294.41	361.55	398.31	427.83	474.89	547.61	588.22	82
83	313.20	384.59	423.51	456.69	510.24	587.83	631.26	83
84	331.84	407.38	448.54	486.45	542.80	623.83	671.13	84
85	350.33	430.03	477.10	517.33	571.82	662.82	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	283.07	354.75	380.45	404.71	449.26	518.08	553.94	75
76	304.72	369.74	394.98	420.16	473.07	540.30	583.74	76
77	321.38	383.33	410.28	442.50	499.20	570.36	613.12	77
78	350.70	428.88	458.08	487.34	544.14	623.78	667.84	78
79	379.77	467.63	506.71	539.07	598.36	690.02	738.76	79
80	408.43	502.62	554.81	590.81	655.78	756.21	809.62	80
81	436.74	537.12	592.35	638.28	713.25	821.73	880.30	81
82	464.59	571.26	629.41	677.84	760.65	872.20	932.86	82
83	492.30	604.81	665.81	716.62	802.95	921.72	984.16	83
84	519.45	637.92	701.73	754.79	844.39	970.26	1,034.44	84
85	546.25	670.45	736.99	792.37	884.95	1,018.03	1,083.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	174.61	221.67	236.83	251.93	280.14	322.49	347.12	75
76	194.84	236.39	252.54	268.69	304.15	346.64	375.04	76
77	209.86	251.12	268.50	289.84	328.11	373.92	402.83	77
78	230.26	280.94	300.11	319.28	359.89	410.49	441.60	78
79	250.54	309.19	331.95	353.15	392.02	452.02	487.27	79
80	270.53	333.79	363.80	387.03	429.62	495.37	534.08	80
81	290.39	358.20	395.64	420.90	467.21	538.77	580.82	81
82	309.96	382.33	422.93	454.84	504.87	582.18	627.57	82
83	329.28	406.14	449.07	485.11	542.45	624.86	672.80	83
84	348.42	429.65	475.00	515.89	576.68	662.15	714.01	84
85	367.38	452.99	504.40	547.73	606.66	702.34	755.51	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.19	35-39
40-44	37.52	46.10	52.40	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.21	75.69	85.06	97.86	107.67	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.24	76.84	87.35	95.42	106.76	123.25	135.14	51
52	66.68	82.37	93.64	102.26	114.31	132.06	144.70	52
53	70.55	87.22	99.19	108.30	120.97	139.81	153.13	53
54	74.35	92.02	104.66	114.25	127.53	147.47	161.42	54
55	78.10	96.77	110.10	117.60	130.53	150.53	165.61	55
56	81.83	101.51	112.76	119.95	133.14	153.53	168.43	56
57	85.55	106.24	114.96	122.30	135.75	156.54	171.24	57
58	88.76	109.72	117.20	124.68	138.39	159.60	173.98	58
59	92.15	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	152.76	186.42	199.12	211.83	235.14	271.15	296.48	68
69	162.60	203.37	217.24	231.11	256.52	295.82	322.80	69
70	173.58	217.32	235.35	250.37	277.92	320.47	349.12	70
71	185.95	232.92	253.47	269.64	299.30	345.14	375.43	71
72	199.92	250.59	271.57	288.91	320.70	369.81	401.75	72
73	217.59	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	421.37	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.90	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.68	584.19	624.03	663.85	736.88	849.73	898.43	84
85	498.77	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.41	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.94	64.78	73.35	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.03	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.14	53.88	62.02	67.69	77.95	88.13	97.29	54
55	44.34	56.64	65.17	71.09	81.60	92.47	98.70	55
56	46.57	59.44	68.34	74.50	83.61	96.42	100.12	56
57	48.80	62.26	71.52	76.82	85.27	98.33	101.54	57
58	50.69	64.61	72.58	77.21	85.70	98.83	103.11	58
59	52.66	67.07	72.94	77.60	86.13	99.32	104.69	59
60	54.79	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.18	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.20	80.45	85.93	91.42	101.48	117.01	127.60	64
65	71.45	86.02	91.88	97.75	108.50	125.12	136.70	65
66	76.08	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.10	97.17	103.79	110.41	122.55	141.33	154.90	67
68	85.04	106.48	113.74	121.00	134.31	154.88	169.35	68
69	89.72	113.62	123.69	131.58	146.06	168.43	183.80	69
70	95.47	120.86	133.64	142.17	157.80	181.97	198.24	70
71	102.62	129.92	143.59	152.76	169.56	195.53	212.68	71
72	111.57	141.25	153.54	163.34	181.31	209.08	227.13	72
73	125.36	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.95	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.45	191.96	210.77	55
56	100.45	125.14	142.69	152.65	169.45	195.40	214.90	56
57	104.75	130.61	146.02	155.34	172.43	198.84	217.62	57
58	108.31	135.16	148.09	157.54	174.87	201.66	219.76	58
59	112.02	139.90	150.16	159.74	177.31	204.46	221.89	59
60	116.05	142.50	152.22	161.94	179.74	207.27	224.03	60
61	120.60	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	140.70	168.91	180.43	191.94	213.06	245.68	266.23	64
65	149.33	180.18	192.47	204.75	227.28	262.09	285.18	65
66	158.71	191.45	204.51	217.56	241.48	278.47	304.14	66
67	168.80	202.73	216.55	230.37	255.71	294.87	323.10	67
68	178.36	220.92	235.98	251.04	278.66	321.33	350.98	68
69	188.82	237.12	255.41	271.72	301.60	347.81	378.85	69
70	200.47	251.89	274.84	292.39	324.56	374.26	406.73	70
71	213.58	268.50	294.28	313.07	347.50	400.72	434.61	71
72	228.37	287.30	313.71	333.74	370.46	427.19	462.49	72
73	247.33	306.34	327.22	348.10	386.39	445.57	480.21	73
74	267.96	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	433.62	526.39	562.28	598.17	663.97	765.66	812.88	81
82	458.96	568.77	607.55	646.33	717.43	827.30	878.32	82
83	484.68	611.15	652.82	694.49	770.88	888.95	943.76	83
84	510.85	647.52	698.09	742.65	824.34	950.59	1,009.20	84
85	537.46	681.49	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	127.46	55
56	57.76	73.80	84.92	92.64	106.26	120.48	128.37	56
57	60.28	76.98	88.52	96.53	109.80	125.42	129.28	57
58	62.36	79.58	91.46	98.68	109.53	126.31	130.53	58
59	64.51	82.27	92.53	98.44	109.27	126.01	131.77	59
60	66.83	85.18	92.30	98.20	109.00	125.70	133.01	60
61	69.41	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	76.18	92.08	98.36	104.63	116.14	133.93	145.49	63
64	80.44	98.16	104.85	111.54	123.82	142.77	155.51	64
65	85.12	104.24	111.35	118.45	131.49	151.63	165.51	65
66	90.20	110.33	117.85	125.37	139.17	160.48	175.52	66
67	95.69	116.41	124.34	132.28	146.83	169.32	185.53	67
68	99.96	126.38	135.00	143.62	159.42	183.82	200.79	68
69	104.99	133.27	145.65	154.95	171.99	198.33	216.05	69
70	111.16	141.07	156.30	166.28	184.57	212.84	231.31	70
71	118.82	150.82	166.96	177.62	197.15	227.35	246.57	71
72	128.40	163.00	177.62	188.95	209.74	241.86	261.84	72
73	143.27	179.53	191.77	204.01	226.45	261.14	281.63	73
74	160.04	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	188.39	209.11	241.14	264.00	57
58	126.36	158.09	178.98	190.40	211.34	243.72	265.53	58
59	130.37	163.23	180.87	192.41	213.57	246.28	267.06	59
60	134.69	168.76	182.75	194.42	215.80	248.85	268.59	60
61	139.57	172.84	184.64	196.42	218.02	251.42	270.13	61
62	145.32	174.62	186.52	198.43	220.25	253.99	271.66	62
63	152.86	186.90	199.64	212.38	235.75	271.84	292.53	63
64	161.43	199.17	212.75	226.33	251.23	289.70	313.41	64
65	170.81	211.44	225.86	240.28	266.71	307.56	334.28	65
66	180.98	223.71	238.97	254.22	282.18	325.40	355.16	66
67	191.85	235.99	252.08	268.17	297.67	343.26	376.04	67
68	201.99	254.15	272.83	290.25	322.18	371.52	405.47	68
69	213.03	268.20	293.59	312.33	346.68	399.79	434.91	69
70	225.30	283.81	314.34	334.41	371.20	428.04	464.35	70
71	239.09	301.35	335.10	356.49	395.70	456.30	493.78	71
72	254.64	321.20	355.85	378.57	420.22	484.57	523.22	72
73	274.79	345.47	369.02	392.57	435.75	502.49	540.89	73
74	296.66	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	443.26	535.37	571.86	608.37	675.29	778.71	829.47	80
81	468.16	582.24	621.93	661.63	734.41	846.89	902.10	81
82	493.67	629.11	672.01	714.90	793.54	915.07	974.72	82
83	519.57	663.86	722.08	768.17	852.67	983.26	1,047.35	83
84	546.10	697.16	772.16	821.44	911.80	1,051.44	1,119.97	84
85	573.18	730.81	822.22	874.70	970.55	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	156.62	56
57	70.87	90.58	104.22	113.70	130.22	147.80	157.02	57
58	73.13	93.40	107.42	117.13	133.36	152.17	157.94	58
59	75.45	96.31	110.71	119.29	132.41	152.69	158.85	59
60	77.94	99.44	111.31	118.42	131.44	151.58	159.76	60
61	80.71	102.92	110.51	117.56	130.49	150.47	160.67	61
62	83.86	102.68	109.69	116.69	129.53	149.36	161.58	62
63	88.03	109.28	116.73	124.18	137.84	158.95	172.49	63
64	92.66	115.87	123.77	131.67	146.16	168.53	183.41	64
65	97.74	122.46	130.81	139.16	154.47	178.13	194.32	65
66	103.24	129.06	137.86	146.66	162.80	187.73	205.23	66
67	109.16	135.66	144.90	154.15	171.10	197.31	216.15	67
68	113.73	144.63	156.26	166.23	184.52	212.77	232.23	68
69	119.09	151.42	167.61	178.31	197.92	228.24	248.31	69
70	125.65	159.73	178.97	190.39	211.33	243.70	264.38	70
71	133.77	170.11	190.33	202.48	224.75	259.17	280.46	71
72	143.94	183.08	201.69	214.56	238.17	274.64	296.54	72
73	159.80	202.54	216.35	230.16	255.47	294.61	317.49	73
74	177.66	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	366.83	440.88	470.94	501.00	556.11	641.28	687.19	83
84	388.80	471.45	503.60	535.74	594.67	685.75	734.84	84
85	411.07	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	295.44	354.51	378.68	402.85	447.16	515.65	536.42	79
80	317.98	388.52	415.01	441.50	490.06	565.12	587.89	80
81	341.78	422.55	451.35	480.16	532.98	614.60	639.37	81
82	367.04	456.56	487.69	518.82	575.89	664.08	690.84	82
83	394.87	490.59	524.03	557.48	618.81	713.58	742.32	83
84	424.21	524.59	560.37	596.13	661.70	763.05	793.79	84
85	454.97	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.26	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	308.95	373.93	399.42	424.92	471.66	543.90	565.80	79
80	331.31	409.82	437.75	465.70	516.92	596.10	620.09	80
81	355.04	442.27	476.08	506.47	562.18	648.28	674.38	81
82	380.39	474.14	514.41	547.25	607.45	700.48	728.68	82
83	409.01	510.12	552.75	588.03	652.72	752.68	782.97	83
84	439.34	548.26	591.08	628.80	697.97	804.86	837.27	84
85	471.25	588.37	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.21	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	222.41	265.94	284.08	302.21	335.46	386.83	404.09	80
81	240.58	289.22	308.95	328.67	364.83	420.70	439.48	81
82	259.73	312.52	333.82	355.13	394.20	454.57	474.86	82
83	281.02	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	322.32	393.05	419.85	446.65	495.78	571.72	594.72	79
80	344.54	428.89	460.14	489.51	543.35	626.57	651.79	80
81	368.26	458.72	500.43	532.37	590.93	681.43	708.86	81
82	393.73	490.79	540.72	575.23	635.77	736.29	765.92	82
83	423.16	527.77	581.00	618.09	682.54	791.16	822.99	83
84	454.48	567.14	621.30	660.95	732.24	846.02	880.06	84
85	487.55	608.72	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.03	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	213.94	255.07	272.46	289.85	321.74	371.01	387.56	79
80	231.29	279.54	298.60	317.66	352.61	406.60	424.75	80
81	249.52	304.02	324.75	345.48	383.49	442.22	461.94	81
82	268.84	328.50	350.89	373.29	414.36	477.81	499.13	82
83	290.74	352.98	377.04	401.11	445.23	513.43	536.32	83
84	313.84	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
New Increased Rates effective 1/1/2015

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.48	35-39
40-44	36.66	44.94	51.04	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.59	73.99	82.99	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.16	101.79	117.68	128.84	51
52	63.99	78.85	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.77	115.68	133.89	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.36	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.60	110.95	119.95	133.14	153.53	168.43	56
57	82.52	102.28	114.96	122.30	135.75	156.54	171.24	57
58	85.74	106.39	117.20	124.68	138.39	159.60	173.98	58
59	89.16	110.73	119.45	127.07	141.04	162.64	176.73	59
60	92.92	113.92	121.68	129.45	143.69	165.69	179.47	60
61	96.81	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.22	148.97	171.79	184.96	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	115.48	138.65	148.10	157.55	174.89	201.67	219.04	64
65	123.33	148.92	159.07	169.23	187.84	216.61	236.08	65
66	131.93	159.18	170.04	180.89	200.79	231.55	253.13	66
67	141.28	169.46	181.01	192.57	213.75	246.49	270.17	67
68	150.36	186.42	199.12	211.83	235.14	271.15	296.48	68
69	160.39	200.41	217.24	231.11	256.52	295.82	322.80	69
70	171.61	214.53	235.35	250.37	277.92	320.47	349.12	70
71	184.25	230.45	253.47	269.64	299.30	345.14	375.43	71
72	198.53	248.48	271.57	288.91	320.70	369.81	401.75	72
73	216.51	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	426.34	455.07	75
76	257.37	306.07	326.93	347.80	386.06	445.18	478.33	76
77	268.26	319.01	346.19	374.87	409.00	480.88	517.73	77
78	300.12	356.90	381.23	405.56	450.18	519.13	556.30	78
79	331.97	394.78	421.69	448.61	497.95	574.22	607.13	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	394.82	470.54	502.62	534.70	593.52	684.42	723.66	81
82	420.63	508.42	543.09	577.76	641.31	739.52	781.91	82
83	446.66	546.31	583.56	620.81	689.10	794.64	840.18	83
84	472.98	584.19	624.03	663.85	736.88	849.73	898.43	84
85	499.58	620.58	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.71	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.19	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.06	41.07	47.39	51.83	60.25	67.64	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.15	58.08	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	100.12	56
57	46.90	59.79	68.65	74.78	85.03	96.89	101.54	57
58	48.79	62.15	71.33	77.21	85.70	98.83	103.11	58
59	50.78	64.64	72.94	77.60	86.13	99.32	104.69	59
60	52.94	67.33	73.30	77.98	86.55	99.81	106.26	60
61	55.36	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.09	69.30	74.03	78.75	87.42	100.80	109.40	62
63	61.57	74.88	79.98	85.09	94.45	108.91	118.50	63
64	65.46	80.45	85.93	91.42	101.48	117.01	127.60	64
65	69.74	86.02	91.88	97.75	108.50	125.12	136.70	65
66	74.41	91.59	97.84	104.08	115.54	133.23	145.80	66
67	79.47	97.17	103.79	110.41	122.55	141.33	154.90	67
68	83.48	105.66	113.74	121.00	134.31	154.88	169.35	68
69	88.23	111.61	123.69	131.58	146.06	168.43	183.80	69
70	94.07	118.97	133.64	142.17	157.80	181.97	198.24	70
71	101.36	128.18	143.59	152.76	169.56	195.53	212.68	71
72	110.46	139.69	153.54	163.34	181.31	209.08	227.13	72
73	124.47	156.52	167.19	177.86	197.42	227.67	245.77	73
74	140.31	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.84	283.05	75
76	163.86	194.86	208.14	221.43	245.79	283.43	305.60	76
77	174.61	207.64	225.86	244.13	267.83	313.63	339.02	77
78	195.34	232.30	248.14	267.47	293.02	343.41	370.65	78
79	216.07	256.95	274.47	291.99	324.11	373.98	402.97	79
80	236.81	281.61	300.81	320.01	355.22	409.62	435.96	80
81	257.54	306.26	327.15	348.03	386.32	445.48	472.50	81
82	278.28	330.93	353.48	376.05	417.42	481.34	510.54	82
83	299.01	355.58	379.82	404.07	448.51	517.21	548.58	83
84	319.74	380.23	406.16	432.08	479.61	553.07	586.62	84
85	340.47	404.89	432.50	460.10	510.71	588.93	624.67	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.57	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.33	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.78	98.74	107.80	120.82	139.30	152.93	51
52	75.05	92.87	105.68	115.34	129.15	149.01	163.48	52
53	79.34	98.25	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.77	114.03	129.85	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	221.89	59
60	106.95	133.20	151.01	161.94	179.74	207.27	224.03	60
61	111.27	138.50	154.28	164.13	182.17	210.08	226.17	61
62	116.04	144.53	156.34	166.32	184.61	212.89	228.31	62
63	123.31	153.62	168.39	179.13	198.85	229.29	247.26	63
64	131.08	163.56	180.43	191.94	213.06	245.68	266.23	64
65	139.50	174.35	192.47	204.75	227.28	262.09	285.18	65
66	148.69	185.92	204.51	217.56	241.48	278.47	304.14	66
67	158.63	198.25	216.55	230.37	255.71	294.87	323.10	67
68	168.15	210.59	235.98	251.04	278.66	321.33	350.98	68
69	178.62	223.80	254.85	271.72	301.60	347.81	378.85	69
70	190.30	238.57	271.68	292.39	324.56	374.26	406.73	70
71	203.45	255.18	290.65	313.07	347.14	400.72	434.61	71
72	218.30	273.99	312.12	333.74	370.46	427.19	462.49	72
73	237.17	297.96	327.22	348.10	386.39	445.57	480.21	73
74	257.74	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	376.82	418.27	482.33	515.65	75
76	289.48	344.25	367.72	391.18	434.22	500.72	533.38	76
77	300.10	356.88	381.21	407.32	450.15	523.03	564.66	77
78	335.74	399.25	426.47	453.70	503.60	580.74	616.55	78
79	371.37	441.63	471.74	501.85	557.06	642.38	681.99	79
80	397.72	484.02	517.01	550.02	610.52	704.02	747.43	80
81	423.44	526.39	562.28	598.17	663.97	765.66	812.88	81
82	449.55	564.22	607.55	646.33	717.43	827.30	878.32	82
83	475.97	597.50	652.82	694.49	770.88	888.95	943.76	83
84	502.77	631.27	698.09	742.65	824.34	950.59	1,009.20	84
85	529.94	665.52	743.35	790.80	873.47	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.59	23.98	26.46	32.06	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.35	35-39
40-44	26.91	34.62	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.87	46.03	53.18	58.25	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.95	59.93	65.53	76.14	85.53	96.38	51
52	42.86	54.88	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.90	106.54	53
54	47.60	60.87	70.09	76.52	88.17	99.64	111.61	54
55	50.00	63.90	73.53	80.24	92.19	104.40	116.69	55
56	52.44	66.95	77.01	83.97	96.18	109.16	121.73	56
57	54.87	70.02	80.46	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	131.77	59
60	61.30	78.06	89.19	96.90	109.00	125.49	133.01	60
61	63.85	81.16	92.09	97.96	108.74	125.39	134.25	61
62	66.75	84.50	91.86	97.72	108.47	125.08	135.49	62
63	70.49	89.46	98.36	104.63	116.14	133.93	145.49	63
64	74.65	94.83	104.85	111.54	123.82	142.77	155.51	64
65	79.23	100.60	111.35	118.45	131.49	151.63	165.51	65
66	84.23	106.89	117.85	125.37	139.17	160.48	175.52	66
67	89.61	113.68	124.34	132.28	146.83	169.32	185.53	67
68	93.85	118.99	135.00	143.62	159.42	183.82	200.79	68
69	98.84	125.28	143.01	154.86	171.60	198.33	216.05	69
70	104.97	133.02	151.79	164.34	181.83	211.62	230.17	70
71	112.61	142.70	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	188.95	209.74	241.86	261.84	72
73	136.91	173.57	191.77	204.01	226.45	261.14	281.63	73
74	153.58	192.79	205.93	219.07	243.17	280.41	301.43	74
75	171.79	206.03	220.09	234.14	259.89	299.69	321.22	75
76	184.40	219.30	234.24	249.19	276.61	318.97	341.02	76
77	195.55	232.55	248.40	265.48	293.32	341.42	370.15	77
78	218.77	260.17	277.90	295.64	328.16	378.42	403.66	78
79	241.99	287.77	307.40	327.02	362.99	418.58	446.50	79
80	265.22	315.38	336.89	358.40	397.82	458.75	489.35	80
81	288.03	342.99	366.39	389.77	432.65	498.91	532.20	81
82	308.59	370.62	395.88	421.16	467.48	539.08	575.04	82
83	329.42	398.23	425.38	452.53	502.31	579.24	617.89	83
84	350.55	425.84	454.88	483.91	537.14	619.41	660.73	84
85	371.99	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

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New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.13	35-39
40-44	40.40	49.64	56.43	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.39	115.94	45-49
50	60.27	74.37	84.54	92.39	103.46	119.35	130.95	50
51	64.89	80.10	91.06	99.48	111.30	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.89	125.31	144.50	159.64	53
54	77.51	95.93	108.33	115.25	127.92	147.52	162.79	54
55	81.42	100.88	110.54	117.60	130.53	150.53	165.61	55
56	85.31	105.56	112.76	119.95	133.14	153.53	168.43	56
57	89.18	107.63	114.96	122.30	135.75	156.54	171.24	57
58	92.26	109.72	117.20	124.68	138.39	159.60	173.98	58
59	94.04	111.82	119.45	127.07	141.04	162.64	176.73	59
60	95.80	113.92	121.68	129.45	143.69	165.69	179.47	60
61	97.56	116.00	123.92	131.83	146.33	168.75	182.22	61
62	99.32	118.11	126.16	134.92	149.43	173.78	189.15	62
63	107.96	128.38	137.14	145.89	161.94	186.73	202.00	63
64	116.59	138.65	148.10	157.55	174.89	201.67	219.04	64
65	125.22	148.92	159.07	169.23	187.84	216.61	236.08	65
66	133.87	159.18	170.04	180.89	200.79	231.55	253.13	66
67	142.50	169.46	181.01	192.57	213.75	246.49	270.17	67
68	156.75	186.42	199.12	211.83	235.14	271.15	296.48	68
69	169.50	203.37	217.24	231.11	256.52	295.82	322.80	69
70	180.96	220.33	235.35	250.37	277.92	320.47	349.12	70
71	193.85	237.29	253.47	269.64	299.30	345.14	375.43	71
72	208.42	254.24	271.57	288.91	320.70	369.81	401.75	72
73	224.69	267.20	285.42	303.63	337.03	388.65	419.52	73
74	235.58	280.15	299.25	318.35	353.37	407.49	437.30	74
75	246.47	293.10	313.09	333.07	369.71	427.72	461.99	75
76	257.37	306.07	333.55	361.51	395.73	464.15	500.93	76
77	268.26	319.01	360.95	391.10	427.54	501.95	541.19	77
78	300.12	356.90	388.06	420.27	458.50	539.09	580.37	78
79	331.97	394.78	421.69	450.24	497.95	577.19	620.35	79
80	363.83	432.66	462.16	491.66	545.74	629.32	665.39	80
81	395.68	470.54	502.62	534.70	593.52	684.42	723.66	81
82	427.54	508.42	543.09	577.76	641.31	739.52	781.91	82
83	459.40	546.31	583.56	620.81	689.10	794.64	840.18	83
84	487.88	584.19	624.03	663.85	736.88	849.73	898.43	84
85	514.76	622.08	664.49	706.90	784.66	904.83	956.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.58	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.29	47.76	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.39	95.87	53
54	43.94	56.17	64.65	70.57	80.28	91.88	97.29	54
55	46.22	59.05	67.93	73.82	81.94	94.49	98.70	55
56	48.55	61.97	70.81	75.33	83.61	96.42	100.12	56
57	50.88	64.90	72.21	76.82	85.27	98.33	101.54	57
58	52.85	67.35	72.58	77.21	85.70	98.83	103.11	58
59	54.89	68.29	72.94	77.60	86.13	99.32	104.69	59
60	57.12	68.62	73.30	77.98	86.55	99.81	106.26	60
61	57.99	68.97	73.67	78.37	86.99	100.31	107.83	61
62	58.28	69.30	74.03	78.88	88.66	102.00	112.23	62
63	62.96	74.88	79.98	85.09	94.45	108.91	118.50	63
64	67.64	80.45	85.93	91.42	101.48	117.01	127.60	64
65	72.33	86.02	91.88	97.75	108.50	125.12	136.70	65
66	77.02	91.59	97.84	104.08	115.54	133.23	145.80	66
67	81.71	97.17	103.79	110.41	122.55	141.33	154.90	67
68	88.66	106.48	113.74	121.00	134.31	154.88	169.35	68
69	93.54	115.80	123.69	131.58	146.06	168.43	183.80	69
70	99.52	125.10	133.64	142.17	157.80	181.97	198.24	70
71	106.99	134.43	143.59	152.76	169.56	195.53	212.68	71
72	116.31	143.74	153.54	163.34	181.31	209.08	227.13	72
73	130.69	156.52	167.19	177.86	197.42	227.67	245.77	73
74	142.37	169.30	180.84	192.39	213.55	246.25	264.42	74
75	153.12	182.08	194.50	206.91	229.67	264.91	287.19	75
76	163.86	194.86	212.48	229.87	252.99	295.56	320.24	76
77	174.61	207.64	235.55	254.80	280.12	327.52	354.59	77
78	195.34	232.30	257.64	278.66	305.71	357.98	386.97	78
79	216.07	256.95	280.32	303.13	331.79	389.18	419.98	79
80	236.81	281.61	303.59	328.21	358.35	421.10	453.61	80
81	257.54	306.26	327.42	353.90	386.32	453.74	487.84	81
82	278.28	330.93	353.48	380.18	417.42	487.08	522.65	82
83	299.01	355.58	379.82	407.01	448.51	521.07	558.00	83
84	319.74	380.23	406.16	434.43	479.61	555.75	593.91	84
85	340.47	404.89	432.50	462.43	510.71	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.28	163.48	188.52	209.45	54
55	100.18	124.69	140.96	149.96	166.45	191.96	212.17	55
56	104.72	130.45	143.50	152.65	169.45	195.40	214.90	56
57	109.20	136.16	146.02	155.34	172.43	198.84	217.62	57
58	112.92	138.64	148.09	157.54	174.87	201.66	219.76	58
59	116.78	140.57	150.16	159.74	177.31	204.46	221.89	59
60	119.84	142.50	152.22	161.94	179.74	207.27	224.03	60
61	121.46	144.42	154.28	164.13	182.17	210.08	226.17	61
62	123.08	146.37	156.34	166.32	184.61	212.89	229.16	62
63	132.56	157.64	168.39	179.13	198.85	229.29	247.26	63
64	142.03	168.91	180.43	191.94	213.06	245.68	266.23	64
65	151.51	180.18	192.47	204.75	227.28	262.09	285.18	65
66	161.00	191.45	204.51	217.56	241.48	278.47	304.14	66
67	170.48	202.73	216.55	230.37	255.71	294.87	323.10	67
68	185.77	220.92	235.98	251.04	278.66	321.33	350.98	68
69	196.84	239.11	255.41	271.72	301.60	347.81	378.85	69
70	208.99	257.30	274.84	292.39	324.56	374.26	406.73	70
71	222.65	275.50	294.28	313.07	347.50	400.72	434.61	71
72	238.08	293.69	313.71	333.74	370.46	427.19	462.49	72
73	257.59	306.34	327.22	348.10	386.39	445.57	480.21	73
74	268.22	318.96	340.71	362.46	402.33	463.95	497.93	74
75	278.85	331.60	354.21	377.93	418.27	486.04	526.94	75
76	289.48	344.25	376.17	408.36	449.29	525.02	568.72	76
77	300.10	356.88	405.24	439.77	483.16	565.18	611.59	77
78	335.74	399.25	433.56	470.25	515.54	604.00	652.58	78
79	371.37	441.63	471.74	501.85	557.06	643.47	694.00	79
80	407.02	484.02	517.01	550.02	610.52	704.02	747.43	80
81	442.65	526.39	562.28	598.17	663.97	765.66	812.88	81
82	478.29	568.77	607.55	646.33	717.43	827.30	878.32	82
83	505.28	611.15	652.82	694.49	770.88	888.95	943.76	83
84	532.56	653.52	698.09	742.65	824.34	950.59	1,009.20	84
85	560.30	695.91	743.35	790.80	877.79	1,012.22	1,074.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	126.55	54
55	57.56	73.60	84.74	92.50	106.42	120.40	127.46	55
56	60.21	76.94	88.53	96.58	108.12	124.67	128.37	56
57	62.84	80.25	92.29	98.92	109.80	126.62	129.28	57
58	65.01	82.97	92.77	98.68	109.53	126.31	130.53	58
59	67.25	85.77	92.53	98.44	109.27	126.01	131.77	59
60	69.67	86.42	92.30	98.20	109.00	125.70	133.01	60
61	72.36	86.21	92.09	97.96	108.74	125.39	134.25	61
62	72.31	85.99	91.86	97.72	108.47	125.08	136.62	62
63	77.43	92.08	98.36	104.63	116.14	133.93	145.49	63
64	82.54	98.16	104.85	111.54	123.82	142.77	155.51	64
65	87.65	104.24	111.35	118.45	131.49	151.63	165.51	65
66	92.78	110.33	117.85	125.37	139.17	160.48	175.52	66
67	97.89	116.41	124.34	132.28	146.83	169.32	185.53	67
68	104.21	126.38	135.00	143.62	159.42	183.82	200.79	68
69	109.45	136.36	145.65	154.95	171.99	198.33	216.05	69
70	115.88	146.32	156.30	166.28	184.57	212.84	231.31	70
71	123.87	156.31	166.96	177.62	197.15	227.35	246.57	71
72	133.86	166.27	177.62	188.95	209.74	241.86	261.84	72
73	149.36	179.53	191.77	204.01	226.45	261.14	281.63	73
74	162.11	192.79	205.93	219.07	243.17	280.41	301.43	74
75	173.26	206.03	220.09	234.21	259.89	301.63	328.24	75
76	184.40	219.30	239.87	260.00	287.67	334.79	364.14	76
77	195.55	232.55	264.62	286.82	317.01	369.21	401.28	77
78	218.77	260.17	288.10	312.23	344.37	401.69	435.91	78
79	241.99	287.77	312.08	338.16	372.10	434.78	471.01	79
80	265.22	315.38	336.89	364.61	400.18	468.46	506.56	80
81	288.43	342.99	366.39	391.56	432.65	502.72	542.53	81
82	311.66	370.62	395.88	421.16	467.48	539.08	578.91	82
83	334.88	398.23	425.38	452.53	502.31	579.24	617.89	83
84	358.10	425.84	454.88	483.91	537.14	619.41	660.73	84
85	381.31	453.45	484.37	515.29	571.97	659.57	703.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Nursing Home
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.33	202.38	233.39	258.74	55
56	122.64	153.19	174.24	185.36	205.75	237.26	261.37	56
57	127.68	159.62	177.08	188.39	209.11	241.14	264.00	57
58	131.74	164.80	178.98	190.40	211.34	243.72	265.53	58
59	135.90	169.32	180.87	192.41	213.57	246.28	267.06	59
60	140.41	171.09	182.75	194.42	215.80	248.85	268.59	60
61	145.36	172.84	184.64	196.42	218.02	251.42	270.13	61
62	146.84	174.62	186.52	198.43	220.25	253.99	271.66	62
63	157.16	186.90	199.64	212.38	235.75	271.84	292.53	63
64	167.48	199.17	212.75	226.33	251.23	289.70	313.41	64
65	177.80	211.44	225.86	240.28	266.71	307.56	334.28	65
66	188.13	223.71	238.97	254.22	282.18	325.40	355.16	66
67	198.45	235.99	252.08	268.17	297.67	343.26	376.04	67
68	210.58	255.42	272.83	290.25	322.18	371.52	405.47	68
69	222.08	274.85	293.59	312.33	346.68	399.79	434.91	69
70	234.88	294.28	314.34	334.41	371.20	428.04	464.35	70
71	249.24	313.71	335.10	356.49	395.70	456.30	493.78	71
72	265.47	333.14	355.85	378.57	420.22	484.57	523.22	72
73	286.46	345.47	369.02	392.57	435.75	502.49	540.89	73
74	300.86	357.78	382.17	406.57	451.29	520.41	558.57	74
75	311.22	370.10	395.33	422.82	467.59	544.36	591.89	75
76	321.58	382.43	418.79	455.21	502.85	585.89	636.51	76
77	331.94	394.74	449.53	488.44	538.78	628.41	676.03	77
78	371.36	441.61	479.06	520.23	572.59	668.91	724.79	78
79	410.77	488.49	521.79	555.10	616.16	710.53	767.65	79
80	450.20	535.37	571.86	608.37	675.29	778.71	829.47	80
81	489.61	582.24	621.93	661.63	734.41	846.89	902.10	81
82	517.65	629.11	672.01	714.90	793.54	915.07	974.72	82
83	544.45	675.99	722.08	768.17	852.67	983.26	1,047.35	83
84	571.52	722.86	772.16	821.44	911.80	1,051.44	1,119.97	84
85	598.85	761.87	822.22	874.70	970.92	1,119.61	1,192.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	156.21	55
56	70.98	90.76	104.49	114.04	131.00	148.37	156.62	56
57	73.88	94.42	108.66	118.53	134.33	154.20	157.02	57
58	76.24	97.38	111.99	120.15	133.36	153.79	157.94	58
59	78.66	100.40	112.13	119.29	132.41	152.69	158.85	59
60	81.25	103.66	111.31	118.42	131.44	151.58	159.76	60
61	84.14	103.46	110.51	117.56	130.49	150.47	160.67	61
62	86.35	102.68	109.69	116.69	129.53	149.36	161.58	62
63	91.76	109.28	116.73	124.18	137.84	158.95	172.49	63
64	96.59	115.87	123.77	131.67	146.16	168.53	183.41	64
65	101.88	122.46	130.81	139.16	154.47	178.13	194.32	65
66	107.63	129.06	137.86	146.66	162.80	187.73	205.23	66
67	113.79	135.66	144.90	154.15	171.10	197.31	216.15	67
68	118.56	146.28	156.26	166.23	184.52	212.77	232.23	68
69	124.14	156.92	167.61	178.31	197.92	228.24	248.31	69
70	130.98	166.52	178.97	190.39	211.33	243.70	264.38	70
71	139.46	177.34	190.33	202.48	224.75	259.17	280.46	71
72	150.06	188.81	201.69	214.56	238.17	274.64	296.54	72
73	166.59	202.54	216.35	230.16	255.47	294.61	317.49	73
74	181.86	216.27	231.01	245.76	272.79	314.57	338.44	74
75	193.41	229.99	245.68	262.43	291.74	338.35	369.29	75
76	204.95	243.73	267.26	290.14	322.35	374.02	408.04	76
77	216.50	257.46	293.69	318.84	353.90	410.90	444.40	77
78	242.20	288.03	318.56	345.80	383.03	445.40	484.85	78
79	267.91	318.59	343.84	373.19	412.41	480.38	522.04	79
80	293.62	349.16	372.97	401.01	442.01	515.82	559.51	80
81	319.32	379.73	405.63	431.52	478.99	552.35	597.22	81
82	345.04	410.31	438.28	466.26	517.55	596.81	639.54	82
83	370.74	440.88	470.94	501.00	556.11	641.28	687.19	83
84	396.45	471.45	503.60	535.74	594.67	685.75	734.84	84
85	422.15	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
January 23, 2014

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years. For policyholders with an issue age under 50 the first rate increase will be15%, the second rate increase will be 15% and

the third rate increase will be 10%, all on a simple basis. For policyholders with an issue age 50 and over, the first rate increase will be10%, the second rate increase will be 10% and the third rate increase will be 5.1%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Actuarial Memorandum
January 23, 2014

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

Actuarial Memorandum
January 23, 2014

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

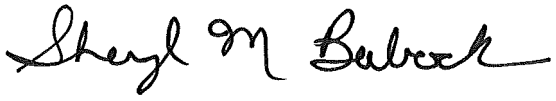
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

I also hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: January 23, 2014

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855863

Effective Date: On Approval

(Projected) Number of Insureds Affected: 3,381

New Rates

Average Annual Premium Per Member: $1,739

Revised Rates

Average Annual Premium Per Member: $2,127

Average Requested Percentage Rate Change Per Member: 22.3%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**
ILTC-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Long-Term Care Insurance Policy and Riders
INH-5000 (VA) (1001), ALTC-5002 (1001), ALTC-5003 (1001), ALTC-5006 (VA) (1001), ALTC-5019 (VA) (1001), ALTC-5030 (1001), ALTC-5031 (1001), ALTC-5032 (1001), ALTC -5032 (VA) (0408), ALTC-5033 (1001), ALTC-5033 (VA) (0408), ALTC-5034 (1001), ALTC-5034 (VA) (0408), ALTC-5036 (0306), ALTC-5037 (0306) , ALTC-5037 (VA) (0408), ALTC-5038 (0306), ALTC-5039 (0306), ALTC-5039 (VA) (0408), ALTC-5042 (0707), ALTC-5050 (0704), ALTC-5060 (0305), ALTC-5090 (VA) (0707)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at <1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next <years> years, your long-term care insurance premium is scheduled to increase to <TOTAL annual premium> per year. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in <State>, the issuing state for your policy. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and because it was found to be compliant with these laws, it was approved. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase to $<premium per mode> <mode> [.][,] [and on <third anniversary date>, to $<premium per mode> <mode>.] The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary — $<annual premium> annually
   - Current Policy Lifetime Maximum — $<policy max>
   - Current Nursing Home Daily Maximum Benefit — $<CNHDMB>
   - Current Benefit Period — <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
    - Reducing your daily maximum benefit,
    - Reducing the benefit period, or
    - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

[Name]
[Title]

Statement of Variability – Letter to Policyholders

Page #	Bracketed Information	Explanation
1	[client name – phased VA] [address 1] [address 2] [address 3] [address 4]	Varies based on the name and address of the client receiving letter
	[March 1, 2014]	Varies based on date the letter is issued to the client
	[your agent][<agent name>] [<agent phone>]	Varies based on the agent of the client receiving letter. If a client does not have an agent, the agent information will be removed
	[name] [policy number]	Varies based on the insured's name and policy number
	[years] [TOTAL annual premium]	Varies based on the year of the phased implementation and the total annual premium after each increase
	[State]	Varies based on the state the policy was issued
	[anniversary date]	Based on anniversary date of policy
	[$premium per mode] [mode] [second anniversary date] [third anniversary date]	Varies based on the amount of premium paid per mode and the method of modal payment currently selected by the insured and what that amount and mode will increase to under each year of the phased increase
	[annual premium]	Varies based on the current policy lifetime maximum of the policy
	[policy max]	Varies based on the insured's policy maximum
	[CNHDMB]	Varies based on the current nursing home daily maximum benefit of the policy
	[# of years or unlimited]	Varies based on the current benefit period of the policy

2	[agent name]	Varies based on the name of the agent currently servicing the policy
	[agent phone]	Varies based on the phone number of the agent currently servicing the policy
	[1-800-890-7798]	To update our service phone if it changes in the future
	Variable paragraph: Existing CNF	Included for policyholders who currently have the Contingent Nonforfeiture benefit.
	Variable paragraph: Existing Optional NF	Included for policyholders who have the Optional Nonforfeiture benefit.
	Variable Paragraph: Adding CNF	Included for policyholders where the Contingent Nonforfeiture benefit is now being added.
	Variable Paragraph: Adding dividend	Included for policyholders who are receiving the Dividend Endorsement.
	[name] [title]	Name and title of company officer sending letter

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.49	35-39
40-44	36.66	44.94	51.05	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.60	73.99	83.00	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.17	101.79	117.68	128.84	51
52	63.99	78.86	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.78	115.69	133.90	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.37	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.61	110.96	121.10	134.70	156.14	170.51	56
57	82.52	102.29	116.22	126.03	140.74	162.47	177.96	57
58	85.75	106.39	120.49	130.61	145.76	168.36	184.32	58
59	89.16	110.73	124.89	135.34	150.90	174.40	190.84	59
60	92.92	115.18	129.59	140.38	156.39	180.86	197.80	60
61	96.81	119.76	134.74	145.91	162.41	187.82	202.51	61
62	100.89	124.88	140.09	149.03	165.42	190.76	204.97	62
63	108.12	133.81	150.41	161.23	178.97	206.37	222.89	63
64	115.48	143.37	161.08	173.43	192.51	221.98	240.82	64
65	123.33	153.56	172.46	185.62	206.04	237.60	258.74	65
66	131.94	164.35	184.52	197.82	219.57	253.20	276.67	66
67	141.28	175.70	197.22	210.01	233.12	268.82	294.60	67
68	150.36	187.80	212.11	229.23	253.76	294.31	321.20	68
69	160.39	200.41	227.80	246.18	271.37	316.46	343.50	69
70	171.61	214.54	243.88	264.31	290.17	339.70	367.31	70
71	184.25	230.45	262.01	283.87	311.39	364.78	394.17	71
72	198.53	248.48	282.54	305.13	335.42	392.04	424.59	72
73	216.51	271.24	304.71	324.16	359.81	414.92	447.53	73
74	236.15	294.65	318.38	338.71	375.97	433.55	465.28	74
75	256.08	310.87	332.07	353.27	392.12	452.18	483.03	75
76	272.19	323.69	345.76	367.82	408.29	470.81	500.78	76
77	282.96	336.49	359.44	382.37	424.43	489.44	518.53	77
78	316.56	376.45	402.11	427.78	474.83	547.56	580.11	78
79	344.10	416.40	444.79	473.18	525.23	605.68	641.68	79
80	369.32	456.37	487.47	518.59	575.64	663.80	703.26	80
81	394.82	490.37	530.15	563.99	626.03	721.91	764.84	81
82	420.63	522.42	572.84	609.40	676.44	780.03	826.41	82
83	446.66	554.78	615.52	654.81	726.85	838.16	887.99	83
84	472.98	587.50	656.50	700.22	767.64	896.28	949.56	84
85	499.58	620.58	693.15	744.84	808.29	952.13	1,008.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.72	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.20	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.07	41.08	47.39	51.83	60.25	67.65	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.16	58.09	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	103.25	56
57	46.90	59.79	68.65	74.78	85.03	96.89	107.52	57
58	48.79	62.16	71.33	77.38	87.79	100.19	111.01	58
59	50.78	64.64	73.82	80.03	90.59	103.56	114.57	59
60	52.94	67.34	76.45	82.84	93.56	107.12	118.33	60
61	55.36	70.15	79.31	85.91	96.80	111.02	120.02	61
62	58.09	73.00	82.26	87.51	97.13	112.00	121.44	62
63	61.57	77.87	87.90	94.11	104.46	120.46	130.96	63
64	65.46	83.02	93.69	100.71	111.79	128.90	140.48	64
65	69.74	88.40	99.86	107.30	119.11	137.35	150.00	65
66	74.41	94.28	106.39	113.91	126.44	145.81	159.52	66
67	79.47	100.64	113.28	120.51	133.76	154.25	169.04	67
68	83.48	105.66	120.49	130.12	144.21	167.50	182.54	68
69	88.23	111.62	127.23	137.61	151.95	177.10	192.35	69
70	94.07	118.98	135.55	146.59	161.60	188.57	204.57	70
71	101.36	128.19	146.02	157.85	173.81	202.99	220.00	71
72	110.46	139.69	159.12	171.99	189.15	221.09	239.43	72
73	124.47	157.46	178.53	189.93	210.44	243.12	262.32	73
74	140.32	177.57	192.42	204.70	227.22	262.02	281.50	74
75	157.67	193.13	206.31	219.48	243.62	280.93	300.67	75
76	173.34	206.14	220.19	234.24	260.01	299.83	319.85	76
77	184.28	219.14	234.08	249.02	276.41	318.74	339.02	77
78	206.15	245.16	261.87	278.59	309.24	356.60	379.28	78
79	227.96	271.17	289.67	308.16	342.06	394.44	419.54	79
80	246.94	297.20	317.46	337.73	374.88	432.29	459.80	80
81	266.15	323.21	345.26	367.30	407.70	470.14	500.05	81
82	285.61	349.25	373.05	396.87	440.53	507.99	540.31	82
83	305.26	375.26	400.85	426.44	473.34	545.84	581.74	83
84	325.15	401.28	428.66	457.14	506.16	584.34	623.60	84
85	345.26	427.30	457.99	488.42	538.99	624.21	665.86	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.58	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.34	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.79	98.75	107.80	120.82	139.30	152.93	51
52	75.05	92.88	105.68	115.34	129.16	149.01	163.48	52
53	79.34	98.26	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.78	114.03	129.86	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	223.34	59
60	106.95	133.20	151.01	164.02	182.82	211.50	231.33	60
61	111.27	138.50	157.02	170.47	189.83	219.62	236.32	61
62	116.04	144.53	163.30	173.73	192.84	222.38	238.31	62
63	123.31	153.62	174.07	186.81	207.36	239.11	257.71	63
64	131.08	163.56	185.30	199.88	221.87	255.84	277.11	64
65	139.50	174.35	197.48	212.95	236.38	272.58	296.51	65
66	148.70	185.92	210.56	226.02	250.88	289.30	315.92	66
67	158.63	198.25	224.49	239.09	265.39	306.04	335.32	67
68	168.15	210.59	239.12	259.16	286.75	332.92	362.97	68
69	178.62	223.81	254.85	276.20	304.93	355.33	385.99	69
70	190.30	238.57	271.69	294.81	324.78	379.20	411.12	70
71	203.45	255.18	290.65	315.33	347.14	405.53	439.42	71
72	218.31	274.00	312.12	338.12	372.44	434.77	471.45	72
73	237.17	297.96	336.87	358.36	397.78	458.71	494.21	73
74	257.75	323.37	350.28	372.64	413.63	476.98	511.93	74
75	279.20	340.49	363.70	386.92	429.48	495.26	529.64	75
76	296.88	353.06	377.13	401.20	445.33	513.53	547.35	76
77	307.45	365.61	390.55	415.47	461.17	531.80	565.06	77
78	343.96	409.03	436.92	464.80	515.93	594.96	632.16	78
79	372.39	452.45	483.29	514.14	570.70	658.10	699.26	79
80	397.72	495.87	529.67	563.48	625.46	721.25	766.36	80
81	423.44	531.34	576.04	612.81	680.22	784.40	833.47	81
82	449.55	564.22	622.43	662.15	734.99	847.55	900.56	82
83	475.97	597.50	668.80	711.49	789.76	910.71	967.67	83
84	502.77	631.27	712.90	760.83	831.71	973.86	1,034.76	84
85	529.94	665.52	751.24	809.11	873.47	1,033.99	1,098.32	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.60	23.98	26.47	32.07	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.36	35-39
40-44	26.91	34.63	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.88	46.03	53.18	58.26	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.96	59.93	65.53	76.14	85.53	96.38	51
52	42.87	54.89	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.91	106.54	53
54	47.60	60.87	70.09	76.52	88.18	99.64	111.62	54
55	50.01	63.90	73.54	80.24	92.19	104.40	116.69	55
56	52.44	66.96	77.01	83.97	96.18	109.16	121.74	56
57	54.87	70.02	80.47	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	134.53	59
60	61.31	78.07	89.19	96.90	109.71	125.49	138.82	60
61	63.86	81.16	92.53	100.48	113.46	130.03	140.35	61
62	66.76	84.50	95.97	102.10	113.33	130.68	141.51	62
63	70.49	89.46	101.84	109.14	121.15	139.70	151.72	63
64	74.65	94.83	107.92	116.19	128.97	148.71	161.95	64
65	79.23	100.60	114.49	123.23	136.79	157.74	172.16	65
66	84.23	106.89	121.56	130.28	144.62	166.77	182.37	66
67	89.61	113.68	129.09	137.33	152.43	175.78	192.59	67
68	93.85	118.99	135.89	147.07	163.38	189.52	206.80	68
69	98.84	125.28	143.01	154.86	171.60	199.49	217.22	69
70	104.98	133.02	151.79	164.35	181.83	211.63	230.17	70
71	112.61	142.71	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	191.16	211.02	245.98	267.11	72
73	136.92	173.57	197.44	210.05	232.95	268.86	289.91	73
74	153.58	194.80	211.71	225.23	250.00	288.29	309.97	74
75	171.79	211.56	225.99	240.42	266.86	307.73	330.02	75
76	189.15	224.93	240.26	255.60	283.72	327.17	350.09	76
77	200.39	238.30	254.54	270.79	300.57	346.61	370.15	77
78	224.18	266.60	284.77	302.94	336.27	387.77	414.10	78
79	247.88	294.88	314.99	335.10	371.96	428.92	458.06	79
80	267.80	323.18	345.22	367.25	407.66	470.09	502.02	80
81	288.03	351.47	375.44	399.41	443.35	511.25	545.97	81
82	308.59	379.78	405.67	431.56	479.04	552.40	589.93	82
83	329.42	408.07	435.89	463.72	514.73	593.56	634.46	83
84	350.55	436.37	466.13	496.44	550.42	635.05	679.22	84
85	371.99	464.66	497.12	529.45	586.11	677.21	724.18	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.14	35-39
40-44	40.41	49.64	56.44	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.40	115.94	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.59	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
New Increased Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
August 28, 2013

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Actuarial Memorandum
August 28, 2013

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and

above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

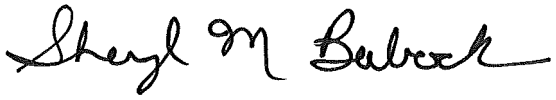
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: August 28, 2013

03.05.13 **DRAFT**

[client name]
[address 1]
[address 2]
[address 3]
[policy number]

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. On your next policy anniversary, [anniversary date], your long-term care insurance premium is scheduled to increase to [$amount] [mode]. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. However, New York Life, like the rest of the industry, is experiencing a rise in costs associated with higher than expected claims. To meet these rising costs, we applied for and were granted a rate change by the department of insurance in [State], the issuing state for your policy. While we do not anticipate any further rate increase on these policies, in accordance with the terms of your policy, we reserve the right to increase premiums in the future.

Long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. The benefit levels you chose for your policy are summarized below. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**

- Annual Premium on your next anniversary $[amount] [time period]
- Current Policy Lifetime Maximum $[amount]
- Current Nursing Home Daily Maximum Benefit $[amount]
- Current Benefit Period [# of years or unlimited]

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**

- Reducing your daily maximum benefit,
- Reducing the benefit period, or
- Cancelling any riders you may have purchased.

To discuss the options available to you before your new premium is implemented, call your agent, [agent name] at [agent phone number], or our Policy Owner Services team at 1-800-224-4582 [Option 1, Option 1] Monday to Friday, 8am – 5pm CST. If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter.

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Troy E. Glover
Senior Vice President

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.49	35-39
40-44	36.66	44.94	51.05	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.60	73.99	83.00	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.17	101.79	117.68	128.84	51
52	63.99	78.86	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.78	115.69	133.90	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.37	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.61	110.96	121.10	134.70	156.14	170.51	56
57	82.52	102.29	116.22	126.03	140.74	162.47	177.96	57
58	85.75	106.39	120.49	130.61	145.76	168.36	184.32	58
59	89.16	110.73	124.89	135.34	150.90	174.40	190.84	59
60	92.92	115.18	129.59	140.38	156.39	180.86	197.80	60
61	96.81	119.76	134.74	145.91	162.41	187.82	202.51	61
62	100.89	124.88	140.09	149.03	165.42	190.76	204.97	62
63	108.12	133.81	150.41	161.23	178.97	206.37	222.89	63
64	115.48	143.37	161.08	173.43	192.51	221.98	240.82	64
65	123.33	153.56	172.46	185.62	206.04	237.60	258.74	65
66	131.94	164.35	184.52	197.82	219.57	253.20	276.67	66
67	141.28	175.70	197.22	210.01	233.12	268.82	294.60	67
68	150.36	187.80	212.11	229.23	253.76	294.31	321.20	68
69	160.39	200.41	227.80	246.18	271.37	316.46	343.50	69
70	171.61	214.54	243.88	264.31	290.17	339.70	367.31	70
71	184.25	230.45	262.01	283.87	311.39	364.78	394.17	71
72	198.53	248.48	282.54	305.13	335.42	392.04	424.59	72
73	216.51	271.24	304.71	324.16	359.81	414.92	447.53	73
74	236.15	294.65	318.38	338.71	375.97	433.55	465.28	74
75	256.08	310.87	332.07	353.27	392.12	452.18	483.03	75
76	272.19	323.69	345.76	367.82	408.29	470.81	500.78	76
77	282.96	336.49	359.44	382.37	424.43	489.44	518.53	77
78	316.56	376.45	402.11	427.78	474.83	547.56	580.11	78
79	344.10	416.40	444.79	473.18	525.23	605.68	641.68	79
80	369.32	456.37	487.47	518.59	575.64	663.80	703.26	80
81	394.82	490.37	530.15	563.99	626.03	721.91	764.84	81
82	420.63	522.42	572.84	609.40	676.44	780.03	826.41	82
83	446.66	554.78	615.52	654.81	726.85	838.16	887.99	83
84	472.98	587.50	656.50	700.22	767.64	896.28	949.56	84
85	499.58	620.58	693.15	744.84	808.29	952.13	1,008.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.07	16.90	19.68	21.72	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.20	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.07	41.08	47.39	51.83	60.25	67.65	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.16	58.09	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	103.25	56
57	46.90	59.79	68.65	74.78	85.03	96.89	107.52	57
58	48.79	62.16	71.33	77.38	87.79	100.19	111.01	58
59	50.78	64.64	73.82	80.03	90.59	103.56	114.57	59
60	52.94	67.34	76.45	82.84	93.56	107.12	118.33	60
61	55.36	70.15	79.31	85.91	96.80	111.02	120.02	61
62	58.09	73.00	82.26	87.51	97.13	112.00	121.44	62
63	61.57	77.87	87.90	94.11	104.46	120.46	130.96	63
64	65.46	83.02	93.69	100.71	111.79	128.90	140.48	64
65	69.74	88.40	99.86	107.30	119.11	137.35	150.00	65
66	74.41	94.28	106.39	113.91	126.44	145.81	159.52	66
67	79.47	100.64	113.28	120.51	133.76	154.25	169.04	67
68	83.48	105.66	120.49	130.12	144.21	167.50	182.54	68
69	88.23	111.62	127.23	137.61	151.95	177.10	192.35	69
70	94.07	118.98	135.55	146.59	161.60	188.57	204.57	70
71	101.36	128.19	146.02	157.85	173.81	202.99	220.00	71
72	110.46	139.69	159.12	171.99	189.15	221.09	239.43	72
73	124.47	157.46	178.53	189.93	210.44	243.12	262.32	73
74	140.32	177.57	192.42	204.70	227.22	262.02	281.50	74
75	157.67	193.13	206.31	219.48	243.62	280.93	300.67	75
76	173.34	206.14	220.19	234.24	260.01	299.83	319.85	76
77	184.28	219.14	234.08	249.02	276.41	318.74	339.02	77
78	206.15	245.16	261.87	278.59	309.24	356.60	379.28	78
79	227.96	271.17	289.67	308.16	342.06	394.44	419.54	79
80	246.94	297.20	317.46	337.73	374.88	432.29	459.80	80
81	266.15	323.21	345.26	367.30	407.70	470.14	500.05	81
82	285.61	349.25	373.05	396.87	440.53	507.99	540.31	82
83	305.26	375.26	400.85	426.44	473.34	545.84	581.74	83
84	325.15	401.28	428.66	457.14	506.16	584.34	623.60	84
85	345.26	427.30	457.99	488.42	538.99	624.21	665.86	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.58	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.34	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.79	98.75	107.80	120.82	139.30	152.93	51
52	75.05	92.88	105.68	115.34	129.16	149.01	163.48	52
53	79.34	98.26	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.78	114.03	129.86	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	223.34	59
60	106.95	133.20	151.01	164.02	182.82	211.50	231.33	60
61	111.27	138.50	157.02	170.47	189.83	219.62	236.32	61
62	116.04	144.53	163.30	173.73	192.84	222.38	238.31	62
63	123.31	153.62	174.07	186.81	207.36	239.11	257.71	63
64	131.08	163.56	185.30	199.88	221.87	255.84	277.11	64
65	139.50	174.35	197.48	212.95	236.38	272.58	296.51	65
66	148.70	185.92	210.56	226.02	250.88	289.30	315.92	66
67	158.63	198.25	224.49	239.09	265.39	306.04	335.32	67
68	168.15	210.59	239.12	259.16	286.75	332.92	362.97	68
69	178.62	223.81	254.85	276.20	304.93	355.33	385.99	69
70	190.30	238.57	271.69	294.81	324.78	379.20	411.12	70
71	203.45	255.18	290.65	315.33	347.14	405.53	439.42	71
72	218.31	274.00	312.12	338.12	372.44	434.77	471.45	72
73	237.17	297.96	336.87	358.36	397.78	458.71	494.21	73
74	257.75	323.37	350.28	372.64	413.63	476.98	511.93	74
75	279.20	340.49	363.70	386.92	429.48	495.26	529.64	75
76	296.88	353.06	377.13	401.20	445.33	513.53	547.35	76
77	307.45	365.61	390.55	415.47	461.17	531.80	565.06	77
78	343.96	409.03	436.92	464.80	515.93	594.96	632.16	78
79	372.39	452.45	483.29	514.14	570.70	658.10	699.26	79
80	397.72	495.87	529.67	563.48	625.46	721.25	766.36	80
81	423.44	531.34	576.04	612.81	680.22	784.40	833.47	81
82	449.55	564.22	622.43	662.15	734.99	847.55	900.56	82
83	475.97	597.50	668.80	711.49	789.76	910.71	967.67	83
84	502.77	631.27	712.90	760.83	831.71	973.86	1,034.76	84
85	529.94	665.52	751.24	809.11	873.47	1,033.99	1,098.32	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.60	23.98	26.47	32.07	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.36	35-39
40-44	26.91	34.63	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.88	46.03	53.18	58.26	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.96	59.93	65.53	76.14	85.53	96.38	51
52	42.87	54.89	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.91	106.54	53
54	47.60	60.87	70.09	76.52	88.18	99.64	111.62	54
55	50.01	63.90	73.54	80.24	92.19	104.40	116.69	55
56	52.44	66.96	77.01	83.97	96.18	109.16	121.74	56
57	54.87	70.02	80.47	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	134.53	59
60	61.31	78.07	89.19	96.90	109.71	125.49	138.82	60
61	63.86	81.16	92.53	100.48	113.46	130.03	140.35	61
62	66.76	84.50	95.97	102.10	113.33	130.68	141.51	62
63	70.49	89.46	101.84	109.14	121.15	139.70	151.72	63
64	74.65	94.83	107.92	116.19	128.97	148.71	161.95	64
65	79.23	100.60	114.49	123.23	136.79	157.74	172.16	65
66	84.23	106.89	121.56	130.28	144.62	166.77	182.37	66
67	89.61	113.68	129.09	137.33	152.43	175.78	192.59	67
68	93.85	118.99	135.89	147.07	163.38	189.52	206.80	68
69	98.84	125.28	143.01	154.86	171.60	199.49	217.22	69
70	104.98	133.02	151.79	164.35	181.83	211.63	230.17	70
71	112.61	142.71	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	191.16	211.02	245.98	267.11	72
73	136.92	173.57	197.44	210.05	232.95	268.86	289.91	73
74	153.58	194.80	211.71	225.23	250.00	288.29	309.97	74
75	171.79	211.56	225.99	240.42	266.86	307.73	330.02	75
76	189.15	224.93	240.26	255.60	283.72	327.17	350.09	76
77	200.39	238.30	254.54	270.79	300.57	346.61	370.15	77
78	224.18	266.60	284.77	302.94	336.27	387.77	414.10	78
79	247.88	294.88	314.99	335.10	371.96	428.92	458.06	79
80	267.80	323.18	345.22	367.25	407.66	470.09	502.02	80
81	288.03	351.47	375.44	399.41	443.35	511.25	545.97	81
82	308.59	379.78	405.67	431.56	479.04	552.40	589.93	82
83	329.42	408.07	435.89	463.72	514.73	593.56	634.46	83
84	350.55	436.37	466.13	496.44	550.42	635.05	679.22	84
85	371.99	464.66	497.12	529.45	586.11	677.21	724.18	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.14	35-39
40-44	40.41	49.64	56.44	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.40	115.94	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.59	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
New Increased Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 11, 2013

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in Virginia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes. Only two in-force policies were issued in Virginia prior to October 1, 2003, the effective date of rate stability in Virginia. Although policies were issued prior to October 1, 2003 nationwide, experience for all issue dates has been combined in this filing.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in Virginia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the

nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII, IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits II and III.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = Incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.0625 = 0.941176

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.25%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On March 22, 2012 under SERFF tracking number NWLT-127404692 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 22.3% on the original rates filed with the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and

above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits II and III.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to anticipated incurred claims less policy reserves and the denominator is equal to anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force)

Before Increase $1,739
After Increase* $2,127
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	3,239	$5,343,066	142	$537,809	3,381	$5,880,875
Subject to Loss Ratio Regulation	1	$1,358	1	$1,561	2	$2,919
Subject to Rate Stability Regulation	3,238	$5,341,708	141	$536,248	3,379	$5,877,956
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 11, 2013

Exhibit I
New York Life Insurance Company
Assumption Justification
Generation 5.0 Policy Forms

Voluntary Lapse

Table 1 below provides a summary of the actual lapse experience compared to the expected current lapse rate assumption (as shown in Section 5b of the Actuarial Memorandum), for calendar years 2008 and later:

Table 1: Actual to Expected Lapse Experience

Policy Duration	Actual Count	Actual to Expected
1	2,564	99.18%
2	2,027	109.67%
3	1,329	96.30%
4	889	94.17%
5	636	99.28%
6	511	109.51%
7	359	101.23%
8	271	98.95%
9	209	93.96%
10	150	100.24%
11	121	97.88%
12	80	91.95%
13	45	95.02%
14+	137	90.91%
Total	9,328	101.60%

Mortality

New York Life performed a mortality study including all historical long term care policies issued through March 31, 2011 with experience developed through September 30, 2011. Deaths for both active and disabled insureds were included in the study. The expected mortality table underlying the study was the sex distinct 1994 Group Annuitant Mortality (1994 GAM) table with selection factors.

Exhibit I
New York Life Insurance Company
Assumption Justification
Generation 5.0 Policy Forms

The expected current mortality assumption is a good fit to the actual mortality experience since the actual to expected ratio of the mortality rates is close to 100%, as reflected in the Table 2 below:

Table 2: Actual to Expected Mortality Experience

Actual to Expected Mortality Rates by Policy Duration Count Based		
Policy Duration	All Issue Ages	
	Actual Deaths	Mortality Rate A to E
1	226	80%
2	332	99%
3	424	108%
4	516	115%
5	514	103%
6	554	99%
7	649	108%
8	614	96%
9	666	102%
10	609	94%
11	620	98%
12	564	95%
13	533	102%
14	483	102%
15+	1,473	98%
Total	8,777	100%

Morbidity Assumption

The morbidity assumption was developed based on claim costs derived from the 2009 Milliman Long Term Care Guidelines. Due to a lack in volume of experience and credibility in key cells (particularly in high durations and high ages), New York Life hired an external actuarial consulting firm, Milliman, to provide claim costs based on their voluminous database of industry wide data. The claim costs were tailored to New York Life's various product series features, underwriting, and claim adjudication practices. The claim cost assumptions vary by product series, benefit period, elimination period, inflation, home health care percentage, gender and marital status.

In 2012, New York Life performed an Actual to Expected (A/E) analyses to test the appropriateness of the Milliman claim cost assumptions and further refined the assumptions by developing a number of adjustment factors including preferred risk class adjustments, issue age adjustments by policy series and duration, as well as adjustments for the Shared Care Rider and Couples Rider.

New York Life developed best estimate assumptions from the claim cost assumptions with the developed adjustment factors applied to fit its actual experience for key cells based on the A/E analysis.

Exhibit I
New York Life Insurance Company
Assumption Justification
Generation 5.0 Policy Forms

Table 3 below shows the actual to expected experience in aggregate by calendar year using the 2012 best estimate morbidity assumptions:

Table 3: Actual to Expected Claim Experience

Exp Year	Actual Claim Counts	Actual	Expected	A/E
1991	7	208	436	48%
1992	12	767	879	87%
1993	21	1,052	1,387	76%
1994	29	2,129	1,968	108%
1995	38	1,805	2,708	67%
1996	71	3,219	3,751	86%
1997	120	5,151	5,032	102%
1998	128	6,728	6,492	104%
1999	133	6,315	8,320	76%
2000	161	11,035	10,512	105%
2001	223	12,882	13,129	98%
2002	240	15,889	16,085	99%
2003	336	20,585	19,430	106%
2004	338	20,927	23,135	90%
2005	388	24,095	27,371	88%
2006	531	37,303	31,873	117%
2007	540	38,016	36,857	103%
2008	566	39,443	42,232	93%
2009	649	52,698	47,853	110%
2010	675	51,535	53,970	95%
2011	490	66,379	60,482	110%
Total	5,696	418,160	413,916	101%

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	129,916	0	0	0.0%	653	231,094	0	0	0.0%	6.25%	1.7788
	2003	4,466,086	253	251	0.0%	6,177	7,476,926	423	420	0.0%	6.25%	1.6742
	2004	13,699,254	15,894	232,748	1.7%	13,774	21,585,591	25,044	366,735	1.7%	6.25%	1.5757
	2005	25,792,864	121,989	1,617,194	6.3%	22,734	38,250,549	180,908	2,398,282	6.3%	6.25%	1.4830
Historical	2006	40,929,378	406,366	2,940,716	7.2%	32,988	57,127,380	567,187	4,104,519	7.2%	6.25%	1.3958
Experience	2007	58,872,038	1,043,724	3,233,969	5.5%	43,553	77,337,351	1,371,089	4,248,309	5.5%	6.25%	1.3137
	2008	76,873,022	1,611,832	4,965,599	6.5%	52,193	95,044,117	1,992,834	6,139,358	6.5%	6.25%	1.2364
	2009	91,513,640	2,945,374	6,747,109	7.4%	59,038	106,489,841	3,427,384	7,851,273	7.4%	6.25%	1.1636
	2010	106,935,950	3,933,740	9,638,842	9.0%	67,276	117,116,245	4,308,232	10,556,459	9.0%	6.25%	1.0952
	2011	126,127,480	5,791,097	14,415,306	11.4%	76,608	130,009,230	5,969,326	14,858,957	11.4%	6.25%	1.0308
	2012	132,765,855	13,058,510	15,851,705	11.9%	73,344	128,801,799	12,668,616	15,378,412	11.9%	6.25%	0.9701
	2013	128,447,673	17,080,482	19,041,842	14.8%	70,910	117,282,397	15,595,766	17,386,636	14.8%	6.25%	0.9131
	2014	125,190,034	19,987,353	22,409,990	17.9%	69,009	107,583,932	17,176,432	19,258,361	17.9%	6.25%	0.8594
	2015	122,629,346	22,605,314	26,062,721	21.3%	67,455	99,184,344	18,283,497	21,079,896	21.3%	6.25%	0.8088
	2016	120,511,887	25,622,643	30,033,350	24.9%	66,117	91,738,084	19,504,899	22,862,491	24.9%	6.25%	0.7612
	2017	118,649,595	29,208,235	34,333,440	28.9%	64,903	85,007,471	20,926,478	24,598,473	28.9%	6.25%	0.7165
	2018	116,894,783	33,296,892	38,986,423	33.4%	63,741	78,823,738	22,452,546	26,289,074	33.4%	6.25%	0.6743
	2019	115,133,701	37,810,247	44,030,583	38.2%	62,584	73,069,381	23,996,200	27,943,924	38.2%	6.25%	0.6346
	2020	113,303,068	42,752,911	49,505,420	43.7%	61,410	67,677,716	25,536,990	29,570,371	43.7%	6.25%	0.5973
	2021	111,372,210	48,132,116	55,411,542	49.8%	60,200	62,611,185	27,058,894	31,151,239	49.8%	6.25%	0.5622
	2022	109,306,476	53,962,977	61,802,435	56.5%	58,934	57,835,173	28,552,362	32,700,300	56.5%	6.25%	0.5291
Projected	2023	107,083,782	60,282,105	68,730,313	64.2%	57,606	53,326,233	30,019,649	34,226,739	64.2%	6.25%	0.4980
Future	2024	104,695,593	67,118,041	76,165,937	72.7%	56,210	49,070,069	31,457,742	35,698,425	72.7%	6.25%	0.4687
Experience	2025	102,130,798	74,474,145	84,082,142	82.3%	54,739	45,052,205	32,852,230	37,090,535	82.3%	6.25%	0.4411
	2026	99,385,467	82,333,293	92,428,240	93.0%	53,196	41,262,285	34,182,662	38,373,823	93.0%	6.25%	0.4152
	2027	96,462,561	90,660,990	101,139,856	104.8%	51,579	37,692,960	35,425,983	39,520,623	104.8%	6.25%	0.3908
	2028	93,365,369	99,411,367	110,166,157	118.0%	49,892	34,336,682	36,560,200	40,515,454	118.0%	6.25%	0.3678
	2029	90,098,917	108,527,400	119,424,381	132.5%	48,136	31,186,249	37,564,964	41,336,773	132.5%	6.25%	0.3461
	2030	86,671,841	117,936,798	128,821,795	148.6%	46,316	28,235,316	38,420,584	41,966,619	148.6%	6.25%	0.3258
	2031	83,096,141	127,549,101	138,227,912	166.3%	44,437	25,478,072	39,107,774	42,382,000	166.3%	6.25%	0.3066
	2032	79,387,810	137,239,562	147,449,891	185.7%	42,507	22,909,234	39,603,729	42,550,162	185.7%	6.25%	0.2886
	2033	75,566,564	146,883,872	156,462,335	207.1%	40,536	20,523,787	39,893,481	42,494,980	207.1%	6.25%	0.2716
	2034	71,655,064	156,376,129	165,132,080	230.5%	38,532	18,316,638	39,973,239	42,211,456	230.5%	6.25%	0.2556
	2035	67,679,018	165,580,822	173,229,798	256.0%	36,508	16,282,609	39,836,390	41,676,625	256.0%	6.25%	0.2406
	2036	63,667,506	174,321,284	180,538,859	283.6%	34,477	14,416,467	39,472,208	40,880,076	283.6%	6.25%	0.2264
	2037	59,651,810	182,427,488	187,012,109	313.5%	32,449	12,712,638	38,877,859	39,854,906	313.5%	6.25%	0.2131
	2038	55,661,707	189,772,630	192,584,800	346.0%	30,439	11,164,509	38,064,199	38,628,259	346.0%	6.25%	0.2006
	2039	51,725,566	196,250,003	197,146,593	381.1%	28,456	9,764,712	37,047,922	37,217,180	381.1%	6.25%	0.1888
	2040	47,870,478	201,750,909	200,565,323	419.0%	26,513	8,505,366	35,846,004	35,635,355	419.0%	6.25%	0.1777
	2041	44,119,755	206,163,415	202,749,775	459.5%	24,617	7,377,843	34,475,288	33,904,449	459.5%	6.25%	0.1672
	2042	40,492,885	209,413,104	203,777,049	503.2%	22,778	6,373,032	32,958,787	32,071,748	503.2%	6.25%	0.1574
	2043	37,006,929	211,481,096	203,668,212	550.4%	21,003	5,481,778	31,326,363	30,169,053	550.4%	6.25%	0.1481
	2044	33,676,830	212,374,293	202,469,139	601.2%	19,297	4,695,055	29,608,161	28,227,234	601.2%	6.25%	0.1394
	2045	30,515,176	212,095,380	200,100,745	655.7%	17,667	4,004,022	27,829,907	26,256,042	655.7%	6.25%	0.1312
	2046	27,532,055	210,625,582	196,533,867	713.8%	16,118	3,400,089	26,011,340	24,271,075	713.8%	6.25%	0.1235
	2047	24,734,870	207,966,215	191,863,573	775.7%	14,651	2,874,963	24,172,160	22,300,531	775.7%	6.25%	0.1162
	2048	22,128,207	204,155,581	186,161,580	841.3%	13,271	2,420,694	22,333,408	20,364,971	841.3%	6.25%	0.1094
	2049	19,713,953	199,273,697	179,629,903	911.2%	11,979	2,029,731	20,517,043	18,494,536	911.2%	6.25%	0.1030
	2050	17,491,551	193,413,159	172,261,767	984.8%	10,775	1,694,978	18,742,256	16,692,630	984.8%	6.25%	0.0969
	2051	15,458,208	186,640,888	164,111,237	1061.6%	9,659	1,409,828	17,022,122	14,967,361	1061.6%	6.25%	0.0912
	2052	13,609,065	179,059,858	155,457,725	1142.3%	8,630	1,168,171	15,370,083	13,344,131	1142.3%	6.25%	0.0858
	2053	11,937,457	170,849,106	146,611,950	1228.2%	7,686	964,408	13,802,627	11,844,546	1228.2%	6.25%	0.0808
	2054	10,435,123	162,218,665	137,753,438	1320.1%	6,824	793,447	12,334,482	10,474,241	1320.1%	6.25%	0.0760
	2055	9,092,447	153,336,380	128,863,823	1417.3%	6,041	650,687	10,973,278	9,221,938	1417.3%	6.25%	0.0716
	2056	7,898,911	144,318,496	120,038,354	1519.7%	5,332	532,022	9,720,402	8,085,042	1519.7%	6.25%	0.0674
	2057	6,843,362	135,286,743	111,475,850	1629.0%	4,694	433,813	8,576,074	7,066,658	1629.0%	6.25%	0.0634
	2058	5,914,242	126,380,682	103,305,474	1746.7%	4,122	352,861	7,540,238	6,163,504	1746.7%	6.25%	0.0597
	2059	5,099,922	117,720,993	95,582,146	1874.2%	3,610	286,378	6,610,424	5,367,254	1874.2%	6.25%	0.0562
	2060	4,388,995	109,378,431	88,192,660	2009.4%	3,154	231,959	5,780,670	4,660,998	2009.4%	6.25%	0.0529
	2061	3,770,476	101,361,925	81,062,890	2149.9%	2,749	187,549	5,041,879	4,032,177	2149.9%	6.25%	0.0497
	2062	3,233,958	93,659,744	74,219,055	2295.0%	2,391	151,399	4,384,717	3,474,594	2295.0%	6.25%	0.0468
	2063	2,769,690	86,275,538	67,734,976	2445.6%	2,073	122,037	3,801,433	2,984,507	2445.6%	6.25%	0.0441
	2064	2,368,713	79,221,897	61,611,664	2601.1%	1,794	98,230	3,285,307	2,555,016	2601.1%	6.25%	0.0415
	2065	2,022,925	72,492,028	55,726,899	2754.8%	1,547	78,955	2,829,385	2,175,037	2754.8%	6.25%	0.0390
	2066	1,725,052	66,059,803	50,072,091	2902.6%	1,331	63,369	2,426,667	1,839,368	2902.6%	6.25%	0.0367
	2067	1,468,652	59,905,273	44,672,301	3041.7%	1,141	50,777	2,071,138	1,544,480	3041.7%	6.25%	0.0346
	2068	1,248,078	54,032,313	39,631,723	3175.4%	974	40,612	1,758,201	1,289,609	3175.4%	6.25%	0.0325
	2069	1,058,409	48,468,173	34,973,234	3304.3%	829	32,415	1,484,372	1,071,080	3304.3%	6.25%	0.0306
	2070	895,395	43,231,566	30,636,989	3421.6%	702	25,809	1,246,115	883,086	3421.6%	6.25%	0.0288
	2071	755,371	38,326,464	26,622,481	3524.4%	592	20,492	1,039,745	722,232	3524.4%	6.25%	0.0271
	2072	635,188	33,750,758	22,926,321	3609.4%	497	16,218	861,753	585,374	3609.4%	6.25%	0.0255
	2073	532,154	29,507,544	19,593,701	3682.0%	415	12,788	709,093	470,855	3682.0%	6.25%	0.0240
	2074	443,953	25,611,640	16,636,053	3747.3%	344	10,041	579,267	376,263	3747.3%	6.25%	0.0226
	2075	368,596	22,070,677	14,010,314	3801.0%	284	7,846	469,816	298,236	3801.0%	6.25%	0.0213
	2076	304,381	18,877,161	11,688,749	3840.2%	232	6,098	378,199	234,181	3840.2%	6.25%	0.0200
	2077	249,839	16,015,580	9,646,563	3861.1%	188	4,711	301,993	181,898	3861.1%	6.25%	0.0189
	2078	203,693	13,468,367	7,869,737	3863.5%	152	3,615	239,023	139,664	3863.5%	6.25%	0.0177
	2079	164,833	11,219,168	6,341,063	3847.0%	121	2,753	187,395	105,915	3847.0%	6.25%	0.0167
	2080	132,291	9,251,706	5,041,207	3810.7%	96	2,080	145,442	79,251	3810.7%	6.25%	0.0157
	2081	105,218	7,549,094	3,953,898	3757.8%	75	1,557	111,695	58,501	3757.8%	6.25%	0.0148
	Past	545,339,627	15,870,268	43,791,735	8.0%	374,994	650,668,323	17,842,427	50,524,313	7.8%		
TOTALS	Future	3,162,607,428	7,204,921,806	6,792,058,150	214.8%	1,741,570	1,497,966,356	1,305,017,247	1,349,528,430	90.1%		
	Lifetime	3,707,947,055	7,220,792,074	6,835,849,885	184.4%	2,116,564	2,148,634,679	1,322,859,674	1,400,052,744	65.2%		

Exhibit II
New York Life Insurance Company
Nationwide Experience Projections With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	129,916	0	0	0.0%	653	231,094	0	0	0.0%	6.25%	1.7788
	2003	4,466,086	253	251	0.0%	6,177	7,476,926	423	420	0.0%	6.25%	1.6742
	2004	13,699,254	15,894	232,748	1.7%	13,774	21,585,591	25,044	366,735	1.7%	6.25%	1.5757
	2005	25,792,864	121,989	1,617,194	6.3%	22,734	38,250,549	180,908	2,398,282	6.3%	6.25%	1.4830
Historical	2006	40,929,378	406,366	2,940,716	7.2%	32,988	57,127,380	567,187	4,104,519	7.2%	6.25%	1.3958
Experience	2007	58,872,038	1,043,724	3,233,969	5.5%	43,553	77,337,351	1,371,089	4,248,309	5.5%	6.25%	1.3137
	2008	76,873,022	1,611,832	4,965,599	6.5%	52,193	95,044,117	1,992,834	6,139,358	6.5%	6.25%	1.2364
	2009	91,513,640	2,945,374	6,747,109	7.4%	59,038	106,489,841	3,427,384	7,851,273	7.4%	6.25%	1.1636
	2010	106,935,950	3,933,740	9,638,842	9.0%	67,276	117,116,245	4,308,232	10,556,459	9.0%	6.25%	1.0952
	2011	126,127,480	5,791,097	14,415,306	11.4%	76,608	130,009,230	5,969,326	14,858,957	11.4%	6.25%	1.0308
	2012	132,765,855	13,058,510	15,851,705	11.9%	73,344	128,801,799	12,668,616	15,378,412	11.9%	6.25%	0.9701
	2013	128,447,673	17,080,482	19,041,842	14.8%	70,910	117,282,397	15,595,766	17,386,636	14.8%	6.25%	0.9131
	2014	136,157,523	19,973,555	22,342,769	16.4%	69,009	117,009,008	17,164,573	19,200,594	16.4%	6.25%	0.8594
	2015	145,392,599	22,549,291	25,908,124	17.8%	67,455	117,595,584	18,238,184	20,954,856	17.8%	6.25%	0.8088
	2016	142,926,065	25,513,959	29,850,403	20.9%	66,117	108,800,581	19,422,165	22,723,225	20.9%	6.25%	0.7612
	2017	140,784,569	29,054,139	34,118,120	24.2%	64,903	100,866,254	20,816,075	24,444,205	24.2%	6.25%	0.7165
	2018	138,789,965	33,101,785	38,734,455	27.9%	63,741	93,587,956	22,320,983	26,119,169	27.9%	6.25%	0.6743
	2019	136,804,976	37,575,060	43,737,295	32.0%	62,584	86,823,013	23,846,939	27,757,790	32.0%	6.25%	0.6346
	2020	134,752,162	42,475,236	49,165,161	36.5%	61,410	80,489,599	25,371,131	29,367,129	36.5%	6.25%	0.5973
	2021	132,593,010	47,807,735	55,018,133	41.5%	60,200	74,541,086	26,876,534	30,930,072	41.5%	6.25%	0.5622
	2022	130,284,326	53,586,268	61,348,646	47.1%	58,934	68,934,767	28,353,041	32,460,195	47.1%	6.25%	0.5291
Projected	2023	127,797,555	59,846,258	68,207,210	53.4%	57,606	63,641,404	29,802,604	33,966,241	53.4%	6.25%	0.4980
Future	2024	125,120,617	66,614,907	75,563,542	60.4%	56,210	58,643,130	31,221,926	35,416,087	60.4%	6.25%	0.4687
Experience	2025	122,238,617	73,894,385	83,389,721	68.2%	54,739	53,922,219	32,596,485	36,785,092	68.2%	6.25%	0.4411
	2026	119,145,238	81,666,537	91,634,184	76.9%	53,196	49,466,033	33,905,842	38,044,152	76.9%	6.25%	0.4152
	2027	115,842,372	89,895,875	100,231,585	86.5%	51,579	45,265,664	35,127,012	39,165,714	86.5%	6.25%	0.3908
	2028	112,332,144	98,535,735	109,131,005	97.2%	49,892	41,312,032	36,238,171	40,134,760	97.2%	6.25%	0.3678
	2029	108,618,628	107,528,781	118,250,243	108.9%	48,136	37,596,541	37,219,308	40,930,365	108.9%	6.25%	0.3461
	2030	104,710,093	116,802,679	127,496,254	121.8%	46,316	34,111,686	38,051,119	41,534,794	121.8%	6.25%	0.3258
	2031	100,618,782	126,266,971	136,738,793	135.9%	44,437	30,850,681	38,714,661	41,925,421	135.9%	6.25%	0.3066
	2032	96,361,666	135,797,164	145,785,963	151.3%	42,507	27,807,443	39,187,491	42,069,995	151.3%	6.25%	0.2886
	2033	91,960,129	145,269,466	154,613,147	168.1%	40,536	24,976,259	39,455,010	41,992,742	168.1%	6.25%	0.2716
	2034	87,439,125	154,578,808	163,088,870	186.5%	38,532	22,351,398	39,513,803	41,689,166	186.5%	6.25%	0.2556
	2035	82,827,406	163,591,025	170,986,146	206.4%	36,508	19,927,095	39,357,673	41,136,834	206.4%	6.25%	0.2406
	2036	78,157,926	172,131,306	178,090,975	227.9%	34,477	17,697,586	38,976,323	40,325,793	227.9%	6.25%	0.2264
	2037	73,466,457	180,031,662	184,357,862	250.9%	32,449	15,656,733	38,367,275	39,289,249	250.9%	6.25%	0.2131
	2038	68,787,213	187,167,336	189,724,557	275.8%	30,439	13,797,196	37,541,635	38,054,557	275.8%	6.25%	0.2006
	2039	64,153,001	193,434,029	194,084,236	302.5%	28,456	12,110,753	36,516,325	36,639,070	302.5%	6.25%	0.1888
	2040	59,595,419	198,726,070	197,309,028	331.1%	26,513	10,588,590	35,308,567	35,056,794	331.1%	6.25%	0.1777
	2041	55,141,901	202,934,919	199,310,839	361.5%	24,617	9,221,000	33,935,409	33,329,379	361.5%	6.25%	0.1672
	2042	50,815,643	205,989,284	200,168,657	393.9%	22,778	7,997,694	32,419,924	31,503,837	393.9%	6.25%	0.1574
	2043	46,637,292	207,873,163	199,907,014	428.6%	21,003	6,908,309	30,791,926	29,611,913	428.6%	6.25%	0.1481
	2044	42,625,316	208,596,478	198,574,703	465.9%	19,297	5,942,608	29,081,477	27,684,291	465.9%	6.25%	0.1394
	2045	38,795,745	208,165,314	196,097,498	505.5%	17,667	5,090,549	27,314,227	25,730,760	505.5%	6.25%	0.1312
	2046	35,161,991	206,564,885	192,450,717	547.3%	16,118	4,342,352	25,509,862	23,766,824	547.3%	6.25%	0.1235
	2047	31,734,589	203,800,406	187,731,987	591.6%	14,651	3,688,549	23,687,963	21,820,312	591.6%	6.25%	0.1162
	2048	28,521,018	199,913,505	182,015,371	638.2%	13,271	3,120,030	21,869,350	19,911,400	638.2%	6.25%	0.1094
	2049	25,525,790	194,986,539	175,501,915	687.5%	11,979	2,628,113	20,075,641	18,069,522	687.5%	6.25%	0.1030
	2050	22,750,690	189,113,910	168,187,884	739.3%	10,775	2,204,603	18,325,648	16,297,859	739.3%	6.25%	0.0969
	2051	20,194,954	182,364,169	160,126,699	792.9%	9,659	1,841,831	16,632,075	14,603,961	792.9%	6.25%	0.0912
	2052	17,855,372	174,839,986	151,591,626	849.0%	8,630	1,532,664	15,007,859	13,012,274	849.0%	6.25%	0.0858
	2053	15,726,507	166,717,428	142,885,797	908.6%	7,686	1,270,519	13,468,835	11,543,516	908.6%	6.25%	0.0808
	2054	13,800,834	158,202,062	134,183,614	972.3%	6,824	1,049,362	12,029,075	10,202,805	972.3%	6.25%	0.0760
	2055	12,068,945	149,457,680	125,466,357	1039.6%	6,041	863,695	10,695,705	8,978,803	1039.6%	6.25%	0.0716
	2056	10,520,054	140,597,168	116,825,268	1110.5%	5,332	708,566	9,469,756	7,868,628	1110.5%	6.25%	0.0674
	2057	9,142,284	131,738,103	108,451,946	1186.3%	4,694	579,546	8,351,119	6,874,967	1186.3%	6.25%	0.0634
	2058	7,922,908	123,014,933	100,470,312	1268.1%	4,122	472,704	7,339,427	5,994,350	1268.1%	6.25%	0.0597
	2059	6,848,762	114,543,526	92,932,193	1356.9%	3,610	384,581	6,431,999	5,218,451	1356.9%	6.25%	0.0562
	2060	5,906,623	106,391,166	85,726,185	1451.4%	3,154	312,166	5,622,792	4,530,644	1451.4%	6.25%	0.0529
	2061	5,083,495	98,565,077	78,779,009	1549.7%	2,749	252,860	4,902,760	3,918,574	1549.7%	6.25%	0.0497
	2062	4,366,827	91,052,458	72,114,888	1651.4%	2,391	204,435	4,262,656	3,376,086	1651.4%	6.25%	0.0468
	2063	3,744,648	83,855,510	65,804,411	1757.3%	2,073	164,995	3,694,803	2,899,444	1757.3%	6.25%	0.0441
	2064	3,205,790	76,985,236	59,847,671	1866.9%	1,794	132,943	3,192,553	2,481,864	1866.9%	6.25%	0.0415
	2065	2,740,017	70,433,985	54,125,318	1975.4%	1,547	106,944	2,749,059	2,112,527	1975.4%	6.25%	0.0390
	2066	2,338,020	64,175,501	48,628,437	2079.9%	1,331	85,886	2,357,448	1,786,336	2079.9%	6.25%	0.0367
	2067	1,991,469	58,189,663	43,380,840	2178.3%	1,141	68,852	2,011,823	1,499,829	2178.3%	6.25%	0.0346
	2068	1,692,986	52,479,605	38,483,282	2273.1%	974	55,089	1,707,676	1,252,239	2273.1%	6.25%	0.0325
	2069	1,436,092	47,071,264	33,957,679	2364.6%	829	43,981	1,441,590	1,039,978	2364.6%	6.25%	0.0306
	2070	1,215,153	41,982,403	29,745,725	2447.9%	702	35,026	1,210,109	857,396	2447.9%	6.25%	0.0288
	2071	1,025,278	37,216,565	25,846,773	2521.0%	592	27,814	1,009,635	701,188	2521.0%	6.25%	0.0271
	2072	862,250	32,771,458	22,257,361	2581.3%	497	22,016	836,749	568,294	2581.3%	6.25%	0.0255
	2073	722,446	28,649,884	19,021,231	2632.9%	415	17,361	688,483	457,098	2632.9%	6.25%	0.0240
	2074	602,745	24,866,062	16,149,404	2679.3%	344	13,632	562,404	365,256	2679.3%	6.25%	0.0226
	2075	500,460	21,427,273	13,600,010	2717.5%	284	10,653	456,120	289,502	2717.5%	6.25%	0.0213
	2076	413,290	18,326,146	11,346,081	2745.3%	232	8,280	367,159	227,316	2745.3%	6.25%	0.0200
	2077	339,244	15,547,543	9,363,498	2760.1%	188	6,397	293,168	176,560	2760.1%	6.25%	0.0189
	2078	276,591	13,074,348	7,638,606	2761.7%	152	4,909	232,031	135,563	2761.7%	6.25%	0.0177
	2079	223,829	10,890,628	6,154,676	2749.7%	121	3,739	181,907	102,802	2749.7%	6.25%	0.0167
	2080	179,643	8,980,538	4,892,916	2723.7%	96	2,824	141,179	76,919	2723.7%	6.25%	0.0157
	2081	142,881	7,327,647	3,837,513	2685.8%	75	2,114	108,418	56,779	2685.8%	6.25%	0.0148
	Past	545,339,627	15,870,268	43,791,735	8.0%	374,994	650,668,323	17,842,427	50,524,313	7.8%		
TOTALS	Future	3,769,671,482	7,073,228,430	6,667,381,885	176.9%	1,741,570	1,735,884,676	1,288,243,037	1,331,815,154	76.7%		
	Lifetime	4,315,011,109	7,089,098,698	6,711,173,620	155.5%	2,116,564	2,386,552,999	1,306,085,464	1,382,339,467	57.9%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections With No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	41	0	0	0.0%	1	73	0	0	0.0%	6.25%	1.7788
	2003	7,722	0	0	0.0%	31	12,928	0	0	0.0%	6.25%	1.6742
	2004	307,106	0	0	0.0%	437	483,900	0	0	0.0%	6.25%	1.5757
	2005	950,757	0	0	0.0%	872	1,409,963	0	0	0.0%	6.25%	1.4830
Historical	2006	1,759,421	0	0	0.0%	1,471	2,455,720	0	0	0.0%	6.25%	1.3958
Experience	2007	2,717,331	0	0	0.0%	2,020	3,569,627	0	0	0.0%	6.25%	1.3137
	2008	3,588,592	22,692	52,334	1.5%	2,390	4,436,857	28,056	64,704	1.5%	6.25%	1.2364
	2009	4,215,640	68,705	48,152	1.1%	2,685	4,905,529	79,949	56,033	1.1%	6.25%	1.1636
	2010	4,863,006	16,681	21,366	0.4%	3,013	5,325,964	18,269	23,400	0.4%	6.25%	1.0952
	2011	5,560,258	35,655	410,164	7.4%	3,381	5,731,382	36,753	422,787	7.4%	6.25%	1.0308
	2012	5,773,864	213,698	557,379	9.7%	3,238	5,601,471	207,317	540,737	9.7%	6.25%	0.9701
	2013	5,588,860	452,239	679,711	12.2%	3,132	5,103,050	412,928	620,627	12.2%	6.25%	0.9131
	2014	5,450,376	626,069	810,742	14.9%	3,049	4,683,862	538,022	696,723	14.9%	6.25%	0.8594
	2015	5,342,675	769,576	952,596	17.8%	2,982	4,321,231	622,444	770,473	17.8%	6.25%	0.8088
	2016	5,254,624	908,620	1,107,140	21.1%	2,926	4,000,013	691,675	842,796	21.1%	6.25%	0.7612
	2017	5,178,006	1,062,896	1,275,496	24.6%	2,875	3,709,825	761,520	913,839	24.6%	6.25%	0.7165
	2018	5,106,526	1,229,881	1,458,952	28.6%	2,827	3,443,400	829,325	983,791	28.6%	6.25%	0.6743
	2019	5,035,217	1,412,409	1,659,807	33.0%	2,780	3,195,591	896,383	1,053,393	33.0%	6.25%	0.6346
	2020	4,961,308	1,611,998	1,879,767	37.9%	2,732	2,963,468	962,872	1,122,814	37.9%	6.25%	0.5973
	2021	4,883,374	1,830,108	2,120,016	43.4%	2,682	2,745,333	1,028,849	1,191,830	43.4%	6.25%	0.5622
	2022	4,799,859	2,068,813	2,385,370	49.7%	2,631	2,539,654	1,094,630	1,262,124	49.7%	6.25%	0.5291
Projected	2023	4,709,709	2,330,299	2,674,281	56.8%	2,577	2,345,370	1,160,456	1,331,755	56.8%	6.25%	0.4980
Future	2024	4,612,461	2,615,020	2,985,850	64.7%	2,519	2,161,827	1,225,641	1,399,446	64.7%	6.25%	0.4687
Experience	2025	4,507,577	2,923,260	3,320,758	73.7%	2,459	1,988,394	1,289,516	1,464,862	73.7%	6.25%	0.4411
	2026	4,394,878	3,254,374	3,675,512	83.6%	2,395	1,824,640	1,351,132	1,525,978	83.6%	6.25%	0.4152
	2027	4,274,469	3,607,822	4,051,987	94.8%	2,328	1,670,258	1,409,764	1,583,323	94.8%	6.25%	0.3908
	2028	4,146,461	3,984,244	4,452,676	107.4%	2,258	1,524,931	1,465,273	1,637,547	107.4%	6.25%	0.3678
	2029	4,011,016	4,383,335	4,870,936	121.4%	2,185	1,388,347	1,517,219	1,685,994	121.4%	6.25%	0.3461
	2030	3,868,434	4,803,081	5,306,289	137.2%	2,109	1,260,230	1,564,712	1,728,644	137.2%	6.25%	0.3258
	2031	3,719,148	5,241,139	5,754,181	154.7%	2,030	1,140,326	1,606,983	1,764,287	154.7%	6.25%	0.3066
	2032	3,563,699	5,693,497	6,207,087	174.2%	1,948	1,028,390	1,642,993	1,791,202	174.2%	6.25%	0.2886
	2033	3,402,814	6,155,293	6,658,731	195.7%	1,865	924,200	1,671,770	1,808,503	195.7%	6.25%	0.2716
	2034	3,237,399	6,620,934	7,102,269	219.4%	1,779	827,552	1,692,459	1,815,499	219.4%	6.25%	0.2556
	2035	3,068,535	7,082,782	7,525,951	245.3%	1,692	738,246	1,704,017	1,810,637	245.3%	6.25%	0.2406
	2036	2,897,475	7,530,007	7,916,195	273.2%	1,604	656,086	1,705,047	1,792,493	273.2%	6.25%	0.2264
	2037	2,725,558	7,954,461	8,277,962	303.7%	1,516	580,855	1,695,207	1,764,150	303.7%	6.25%	0.2131
	2038	2,554,032	8,352,366	8,609,256	337.1%	1,429	512,282	1,675,300	1,726,827	337.1%	6.25%	0.2006
	2039	2,384,107	8,719,013	8,900,212	373.3%	1,342	450,070	1,645,968	1,680,175	373.3%	6.25%	0.1888
	2040	2,216,956	9,048,707	9,148,227	412.6%	1,256	393,897	1,607,725	1,625,407	412.6%	6.25%	0.1777
	2041	2,053,598	9,336,939	9,351,554	455.4%	1,172	343,409	1,561,352	1,563,796	455.4%	6.25%	0.1672
	2042	1,894,889	9,582,064	9,514,617	502.1%	1,090	298,230	1,508,087	1,497,472	502.1%	6.25%	0.1574
	2043	1,741,607	9,785,415	9,638,540	553.4%	1,010	257,982	1,449,498	1,427,742	553.4%	6.25%	0.1481
	2044	1,594,432	9,946,877	9,718,000	609.5%	933	222,288	1,386,744	1,354,835	609.5%	6.25%	0.1394
	2045	1,453,923	10,061,804	9,741,418	670.0%	859	190,775	1,320,251	1,278,212	670.0%	6.25%	0.1312
	2046	1,320,551	10,124,782	9,708,348	735.2%	788	163,082	1,250,366	1,198,939	735.2%	6.25%	0.1235
	2047	1,194,681	10,135,216	9,630,267	806.1%	720	138,859	1,178,028	1,119,337	806.1%	6.25%	0.1162
	2048	1,076,539	10,095,732	9,506,286	883.0%	656	117,767	1,104,413	1,039,931	883.0%	6.25%	0.1094
	2049	966,243	10,007,753	9,336,624	966.3%	596	99,484	1,030,389	961,291	966.3%	6.25%	0.1030
	2050	863,824	9,870,960	9,113,052	1055.0%	539	83,707	956,523	883,079	1055.0%	6.25%	0.0969
	2051	769,239	9,684,942	8,845,907	1150.0%	485	70,157	883,291	806,769	1150.0%	6.25%	0.0912
	2052	682,365	9,453,315	8,545,534	1252.3%	436	58,573	811,451	733,529	1252.3%	6.25%	0.0858
	2053	602,997	9,183,355	8,223,454	1363.8%	390	48,715	741,909	664,360	1363.8%	6.25%	0.0808
	2054	530,870	8,882,827	7,882,580	1484.8%	347	40,365	675,416	599,361	1484.8%	6.25%	0.0760
	2055	465,671	8,556,166	7,516,661	1614.2%	308	33,325	612,309	537,918	1614.2%	6.25%	0.0716
	2056	407,047	8,204,914	7,130,719	1751.8%	273	27,416	552,632	480,281	1751.8%	6.25%	0.0674
	2057	354,612	7,831,067	6,732,513	1898.6%	241	22,480	496,426	426,786	1898.6%	6.25%	0.0634
	2058	307,945	7,438,199	6,320,155	2052.4%	212	18,373	443,785	377,079	2052.4%	6.25%	0.0597
	2059	266,607	7,030,833	5,906,513	2215.4%	185	14,971	394,805	331,670	2215.4%	6.25%	0.0562
	2060	230,164	6,613,369	5,485,052	2383.1%	162	12,164	349,518	289,886	2383.1%	6.25%	0.0529
	2061	198,171	6,187,284	5,059,526	2553.1%	141	9,857	307,764	251,668	2553.1%	6.25%	0.0497
	2062	170,190	5,755,338	4,641,386	2727.2%	122	7,968	269,438	217,288	2727.2%	6.25%	0.0468
	2063	145,806	5,322,473	4,228,519	2900.1%	105	6,424	234,516	186,315	2900.1%	6.25%	0.0441
	2064	124,624	4,894,670	3,834,969	3077.2%	91	5,168	202,980	159,035	3077.2%	6.25%	0.0415
	2065	106,280	4,477,280	3,453,322	3249.3%	78	4,148	174,750	134,784	3249.3%	6.25%	0.0390
	2066	90,431	4,072,889	3,092,066	3419.2%	67	3,322	149,615	113,585	3419.2%	6.25%	0.0367
	2067	76,771	3,684,252	2,751,099	3583.5%	57	2,654	127,378	95,115	3583.5%	6.25%	0.0346
	2068	65,015	3,312,812	2,427,761	3734.1%	48	2,116	107,798	78,999	3734.1%	6.25%	0.0325
	2069	54,915	2,959,064	2,123,277	3866.4%	41	1,682	90,623	65,027	3866.4%	6.25%	0.0306
	2070	46,251	2,624,465	1,840,725	3979.9%	34	1,333	75,648	53,057	3979.9%	6.25%	0.0288
	2071	38,828	2,311,678	1,586,258	4085.4%	28	1,053	62,713	43,033	4085.4%	6.25%	0.0271
	2072	32,479	2,022,522	1,357,541	4179.8%	24	829	51,641	34,662	4179.8%	6.25%	0.0255
	2073	27,055	1,756,985	1,151,004	4254.3%	20	650	42,222	27,660	4254.3%	6.25%	0.0240
	2074	22,429	1,513,892	964,702	4301.1%	16	507	34,240	21,819	4301.1%	6.25%	0.0226
	2075	18,493	1,292,782	799,231	4321.7%	13	394	27,519	17,013	4321.7%	6.25%	0.0213
	2076	15,153	1,093,685	654,339	4318.3%	11	304	21,912	13,110	4318.3%	6.25%	0.0200
	2077	12,328	916,255	530,330	4301.8%	9	232	17,277	10,000	4301.8%	6.25%	0.0189
	2078	9,952	759,909	424,859	4269.2%	7	177	13,486	7,540	4269.2%	6.25%	0.0177
	2079	7,964	623,430	335,227	4209.3%	5	133	10,413	5,599	4209.3%	6.25%	0.0167
	2080	6,313	505,471	260,054	4119.2%	4	99	7,946	4,088	4119.2%	6.25%	0.0157
	2081	4,954	404,613	197,658	3990.2%	3	73	5,987	2,925	3990.2%	6.25%	0.0148
	Past	23,969,874	143,734	532,016	2.2%	16,301	28,331,943	163,026	566,924	2.0%		
TOTALS	Future	141,721,624	350,804,215	331,886,984	234.2%	79,469	66,034,043	56,420,208	59,050,470	89.4%		
	Lifetime	165,691,498	350,947,948	332,419,000	200.6%	95,770	94,365,985	56,583,235	59,617,394	63.2%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience Projections With Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	41	0	0	0.0%	1	73	0	0	0.0%	6.25%	1.7788
	2003	7,722	0	0	0.0%	31	12,928	0	0	0.0%	6.25%	1.6742
	2004	307,106	0	0	0.0%	437	483,900	0	0	0.0%	6.25%	1.5757
	2005	950,757	0	0	0.0%	872	1,409,963	0	0	0.0%	6.25%	1.4830
Historical	2006	1,759,421	0	0	0.0%	1,471	2,455,720	0	0	0.0%	6.25%	1.3958
Experience	2007	2,717,331	0	0	0.0%	2,020	3,569,627	0	0	0.0%	6.25%	1.3137
	2008	3,588,592	22,692	52,334	1.5%	2,390	4,436,857	28,056	64,704	1.5%	6.25%	1.2364
	2009	4,215,640	68,705	48,152	1.1%	2,685	4,905,529	79,949	56,033	1.1%	6.25%	1.1636
	2010	4,863,006	16,681	21,366	0.4%	3,013	5,325,964	18,269	23,400	0.4%	6.25%	1.0952
	2011	5,560,258	35,655	410,164	7.4%	3,381	5,731,382	36,753	422,787	7.4%	6.25%	1.0308
	2012	5,773,864	213,698	557,379	9.7%	3,238	5,601,471	207,317	540,737	9.7%	6.25%	0.9701
	2013	5,588,860	452,239	679,711	12.2%	3,132	5,103,050	412,928	620,627	12.2%	6.25%	0.9131
	2014	5,971,058	625,442	807,722	13.5%	3,049	5,131,318	537,483	694,128	13.5%	6.25%	0.8594
	2015	6,411,166	767,054	945,778	14.8%	2,982	5,185,442	620,404	764,959	14.8%	6.25%	0.8088
	2016	6,306,747	903,756	1,099,087	17.4%	2,926	4,800,928	687,973	836,666	17.4%	6.25%	0.7612
	2017	6,217,032	1,056,031	1,266,036	20.4%	2,875	4,454,244	756,602	907,062	20.4%	6.25%	0.7165
	2018	6,134,358	1,221,227	1,447,903	23.6%	2,827	4,136,481	823,490	976,341	23.6%	6.25%	0.6743
	2019	6,052,680	1,402,010	1,646,955	27.2%	2,780	3,841,322	889,783	1,045,237	27.2%	6.25%	0.6346
	2020	5,968,576	1,599,745	1,864,861	31.2%	2,732	3,565,125	955,553	1,113,911	31.2%	6.25%	0.5973
	2021	5,880,252	1,815,811	2,102,782	35.8%	2,682	3,305,757	1,020,812	1,182,141	35.8%	6.25%	0.5622
	2022	5,785,749	2,052,218	2,365,475	40.9%	2,631	3,061,299	1,085,849	1,251,597	40.9%	6.25%	0.5291
Projected	2023	5,683,710	2,311,096	2,651,331	46.6%	2,577	2,830,409	1,150,894	1,320,326	46.6%	6.25%	0.4980
Future	2024	5,573,507	2,592,841	2,959,388	53.1%	2,519	2,612,263	1,215,246	1,387,044	53.1%	6.25%	0.4687
Experience	2025	5,454,430	2,897,676	3,290,285	60.3%	2,459	2,406,072	1,278,231	1,451,419	60.3%	6.25%	0.4411
	2026	5,326,193	3,224,906	3,640,482	68.4%	2,395	2,211,298	1,338,898	1,511,434	68.4%	6.25%	0.4152
	2027	5,188,848	3,573,939	4,011,802	77.3%	2,328	2,027,554	1,396,525	1,567,621	77.3%	6.25%	0.3908
	2028	5,042,451	3,945,366	4,406,706	87.4%	2,258	1,854,446	1,450,975	1,620,640	87.4%	6.25%	0.3678
	2029	4,887,113	4,338,853	4,818,571	98.6%	2,185	1,691,593	1,501,822	1,667,868	98.6%	6.25%	0.3461
	2030	4,723,108	4,752,362	5,246,848	111.1%	2,109	1,538,660	1,548,189	1,709,280	111.1%	6.25%	0.3258
	2031	4,550,867	5,183,520	5,686,967	125.0%	2,030	1,395,339	1,589,317	1,743,679	125.0%	6.25%	0.3066
	2032	4,370,956	5,628,300	6,131,418	140.3%	1,948	1,261,343	1,624,179	1,769,366	140.3%	6.25%	0.2886
	2033	4,184,156	6,081,840	6,573,990	157.1%	1,865	1,136,412	1,651,820	1,785,488	157.1%	6.25%	0.2716
	2034	3,991,466	6,538,569	7,007,872	175.6%	1,779	1,020,308	1,671,405	1,791,369	175.6%	6.25%	0.2556
	2035	3,794,091	6,990,910	7,421,481	195.6%	1,692	912,804	1,681,913	1,785,503	195.6%	6.25%	0.2406
	2036	3,593,450	7,428,146	7,801,372	217.1%	1,604	813,678	1,681,982	1,766,493	217.1%	6.25%	0.2264
	2037	3,391,070	7,842,213	8,152,485	240.4%	1,516	722,685	1,671,286	1,737,409	240.4%	6.25%	0.2131
	2038	3,188,378	8,229,380	8,472,875	265.7%	1,429	639,518	1,650,632	1,699,472	265.7%	6.25%	0.2006
	2039	2,986,770	8,585,040	8,752,966	293.1%	1,342	563,840	1,620,677	1,652,378	293.1%	6.25%	0.1888
	2040	2,787,610	8,903,653	8,990,299	322.5%	1,256	495,287	1,581,953	1,597,347	322.5%	6.25%	0.1777
	2041	2,592,096	9,180,844	9,183,151	354.3%	1,172	433,458	1,535,249	1,535,635	354.3%	6.25%	0.1672
	2042	2,401,243	9,415,068	9,336,068	388.8%	1,090	377,923	1,481,804	1,469,371	388.8%	6.25%	0.1574
	2043	2,215,987	9,607,757	9,450,324	426.5%	1,010	328,251	1,423,182	1,399,862	426.5%	6.25%	0.1481
	2044	2,037,163	9,758,939	9,520,848	467.4%	933	284,011	1,360,542	1,327,349	467.4%	6.25%	0.1394
	2045	1,865,481	9,864,204	9,536,434	511.2%	859	244,777	1,294,323	1,251,315	511.2%	6.25%	0.1312
	2046	1,701,567	9,918,410	9,496,840	558.1%	788	210,136	1,224,880	1,172,818	558.1%	6.25%	0.1235
	2047	1,545,931	9,921,152	9,413,467	608.9%	720	179,685	1,153,147	1,094,138	608.9%	6.25%	0.1162
	2048	1,398,931	9,875,171	9,285,613	663.8%	656	153,035	1,080,285	1,015,791	663.8%	6.25%	0.1094
	2049	1,260,813	9,782,031	9,113,641	722.8%	596	129,812	1,007,149	938,332	722.8%	6.25%	0.1030
	2050	1,131,726	9,641,595	8,889,711	785.5%	539	109,667	934,297	861,437	785.5%	6.25%	0.0969
	2051	1,011,738	9,453,615	8,623,936	852.4%	485	92,273	862,194	786,525	852.4%	6.25%	0.0912
	2052	900,823	9,221,739	8,326,484	924.3%	436	77,325	791,573	714,726	924.3%	6.25%	0.0858
	2053	798,855	8,953,146	8,008,588	1002.5%	390	64,538	723,310	647,001	1002.5%	6.25%	0.0808
	2054	705,627	8,655,450	7,673,071	1087.4%	347	53,653	658,127	583,431	1087.4%	6.25%	0.0760
	2055	620,865	8,333,001	7,313,871	1178.0%	308	44,431	596,338	523,406	1178.0%	6.25%	0.0716
	2056	544,230	7,987,314	6,935,829	1274.4%	273	36,656	537,976	467,155	1274.4%	6.25%	0.0674
	2057	475,331	7,620,316	6,546,426	1377.2%	241	30,132	483,066	414,990	1377.2%	6.25%	0.0634
	2058	413,718	7,235,444	6,143,773	1485.0%	212	24,684	431,688	366,555	1485.0%	6.25%	0.0597
	2059	358,901	6,837,039	5,740,302	1599.4%	185	20,153	383,922	322,337	1599.4%	6.25%	0.0562
	2060	310,381	6,429,322	5,329,613	1717.1%	162	16,404	339,791	281,671	1717.1%	6.25%	0.0529
	2061	267,635	6,013,672	4,915,302	1836.6%	141	13,313	299,128	244,494	1836.6%	6.25%	0.0497
	2062	230,132	5,592,713	4,508,426	1959.1%	122	10,774	261,825	211,064	1959.1%	6.25%	0.0468
	2063	197,361	5,171,186	4,106,885	2080.9%	105	8,696	227,850	180,956	2080.9%	6.25%	0.0441
	2064	168,829	4,754,843	3,724,269	2205.9%	91	7,001	197,182	154,444	2205.9%	6.25%	0.0415
	2065	144,071	4,348,832	3,353,346	2327.6%	78	5,623	169,736	130,882	2327.6%	6.25%	0.0390
	2066	122,649	3,955,621	3,002,331	2447.9%	67	4,505	145,307	110,289	2447.9%	6.25%	0.0367
	2067	104,160	3,577,850	2,671,092	2564.4%	57	3,601	123,699	92,349	2564.4%	6.25%	0.0346
	2068	88,235	3,216,889	2,357,030	2671.3%	48	2,871	104,677	76,697	2671.3%	6.25%	0.0325
	2069	74,543	2,873,193	2,061,323	2765.3%	41	2,283	87,994	63,129	2765.3%	6.25%	0.0306
	2070	62,790	2,548,160	1,786,944	2845.9%	34	1,810	73,449	51,507	2845.9%	6.25%	0.0288
	2071	52,718	2,244,356	1,539,857	2920.9%	28	1,430	60,886	41,774	2920.9%	6.25%	0.0271
	2072	44,100	1,963,535	1,317,788	2988.2%	24	1,126	50,135	33,647	2988.2%	6.25%	0.0255
	2073	36,737	1,705,677	1,117,267	3041.2%	20	883	40,989	26,849	3041.2%	6.25%	0.0240
	2074	30,457	1,469,633	936,400	3074.5%	16	689	33,239	21,179	3074.5%	6.25%	0.0226
	2075	25,113	1,254,948	775,764	3089.1%	13	535	26,714	16,514	3089.1%	6.25%	0.0213
	2076	20,577	1,061,648	635,113	3086.6%	11	412	21,270	12,724	3086.6%	6.25%	0.0200
	2077	16,741	889,393	514,736	3074.7%	9	316	16,771	9,706	3074.7%	6.25%	0.0189
	2078	13,514	737,614	412,359	3051.3%	7	240	13,090	7,318	3051.3%	6.25%	0.0177
	2079	10,815	605,127	325,358	3008.4%	5	181	10,107	5,434	3008.4%	6.25%	0.0167
	2080	8,573	490,622	252,394	2943.9%	4	135	7,713	3,968	2943.9%	6.25%	0.0157
	2081	6,727	392,721	191,834	2851.7%	3	100	5,811	2,838	2851.7%	6.25%	0.0148
	Past	23,969,874	143,734	532,016	2.2%	16,301	28,331,943	163,026	566,924	2.0%		
TOTALS	Future	170,826,401	343,717,630	325,174,633	190.4%	79,469	77,297,472	55,584,553	58,169,147	75.3%		
	Lifetime	194,796,275	343,861,363	325,706,649	167.2%	95,770	105,629,414	55,747,579	58,736,071	55.6%		

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience with No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	129,916	0	0.0%	128,237	10,481	8.2%	0.000	0.0%	8.2%	0.000
	2003	4,466,086	251	0.0%	4,434,834	427,235	9.6%	0.001	0.0%	9.6%	0.001
	2004	13,699,254	232,748	1.7%	13,705,336	1,159,643	8.5%	0.201	1.3%	8.8%	0.143
Historical	2005	25,792,864	1,617,194	6.3%	25,803,271	2,186,602	8.5%	0.740	4.1%	8.6%	0.476
Experience	2006	40,929,378	2,940,716	7.2%	41,039,725	3,600,507	8.8%	0.819	5.5%	8.7%	0.635
	2007	58,872,038	3,233,969	5.5%	59,207,812	5,440,324	9.2%	0.598	5.5%	8.9%	0.620
	2008	76,873,022	4,965,599	6.5%	77,769,924	7,616,625	9.8%	0.660	5.8%	9.2%	0.634
	2009	91,513,640	6,747,109	7.4%	94,037,201	9,968,067	10.6%	0.696	6.2%	9.6%	0.651
	2010	106,935,950	9,638,842	9.0%	110,838,419	12,603,299	11.4%	0.793	6.9%	10.0%	0.687
	2011	126,127,480	14,415,306	11.4%	130,817,097	15,673,102	12.0%	0.954	7.8%	10.4%	0.748
	2012	132,765,855	15,851,705	11.9%	137,444,038	18,424,490	13.4%	0.891	8.5%	10.9%	0.777
	2013	128,447,673	19,041,842	14.8%	133,163,700	20,849,971	15.7%	0.947	9.3%	11.5%	0.807
	2014	125,190,034	22,409,990	17.9%	129,326,598	23,378,565	18.1%	0.990	10.2%	12.2%	0.835
	2015	122,629,346	26,062,721	21.3%	125,643,952	25,987,432	20.7%	1.028	11.2%	13.0%	0.863
	2016	120,511,887	30,033,350	24.9%	121,942,843	28,662,608	23.5%	1.060	12.3%	13.8%	0.889
	2017	118,649,595	34,333,440	28.9%	118,175,647	31,458,791	26.6%	1.087	13.4%	14.6%	0.915
	2018	116,894,783	38,986,423	33.4%	114,357,832	34,465,822	30.1%	1.107	14.5%	15.5%	0.939
	2019	115,133,701	44,030,583	38.2%	110,494,859	37,701,863	34.1%	1.121	15.7%	16.4%	0.961
	2020	113,303,068	49,505,420	43.7%	106,588,184	41,150,317	38.6%	1.132	17.0%	17.3%	0.982
	2021	111,372,210	55,411,542	49.8%	102,640,253	44,808,459	43.7%	1.140	18.3%	18.3%	1.002
	2022	109,306,476	61,802,435	56.5%	98,654,587	48,701,016	49.4%	1.145	19.7%	19.3%	1.021
Projected	2023	107,083,782	68,730,313	64.2%	94,635,876	52,859,836	55.9%	1.149	21.1%	20.3%	1.039
Future	2024	104,695,593	76,165,937	72.7%	90,590,008	57,266,007	63.2%	1.151	22.6%	21.3%	1.057
Experience	2025	102,130,798	84,082,142	82.3%	86,524,110	61,883,628	71.5%	1.151	24.1%	22.4%	1.073
	2026	99,385,467	92,428,240	93.0%	82,446,550	66,661,628	80.9%	1.150	25.7%	23.6%	1.089
	2027	96,462,561	101,139,856	104.8%	78,366,881	71,581,229	91.3%	1.148	27.3%	24.7%	1.105
	2028	93,365,369	110,166,157	118.0%	74,295,741	76,580,790	103.1%	1.145	28.9%	25.9%	1.119
	2029	90,098,917	119,424,381	132.5%	70,244,734	81,592,939	116.2%	1.141	30.6%	27.0%	1.133
	2030	86,671,841	128,821,795	148.6%	66,226,274	86,550,208	130.7%	1.137	32.3%	28.2%	1.147
	2031	83,096,141	138,227,912	166.3%	62,253,400	91,377,551	146.8%	1.133	34.1%	29.4%	1.160
	2032	79,387,810	147,449,891	185.7%	58,339,566	95,985,842	164.5%	1.129	35.8%	30.6%	1.172
	2033	75,566,564	156,462,335	207.1%	54,498,407	100,267,523	184.0%	1.125	37.6%	31.7%	1.184
	2034	71,655,064	165,132,080	230.5%	50,743,523	104,160,268	205.3%	1.123	39.3%	32.9%	1.196
	2035	67,679,018	173,229,798	256.0%	47,088,236	107,588,334	228.5%	1.120	41.0%	34.0%	1.207
	2036	63,667,506	180,538,859	283.6%	43,545,305	110,499,786	253.8%	1.117	42.7%	35.1%	1.218
	2037	59,651,810	187,012,109	313.5%	40,126,711	112,827,281	281.2%	1.115	44.4%	36.2%	1.228
	2038	55,661,707	192,584,800	346.0%	36,843,505	114,537,650	310.9%	1.113	46.0%	37.2%	1.238
	2039	51,725,566	197,146,593	381.1%	33,705,619	115,605,579	343.0%	1.111	47.6%	38.1%	1.248
	2040	47,870,478	200,565,323	419.0%	30,721,625	115,992,307	377.6%	1.110	49.1%	39.1%	1.257
	2041	44,119,755	202,749,775	459.5%	27,898,524	115,722,858	414.8%	1.108	50.5%	39.9%	1.265
	2042	40,492,885	203,777,049	503.2%	25,241,620	114,830,414	454.9%	1.106	51.9%	40.7%	1.273
	2043	37,006,929	203,668,212	550.4%	22,754,446	113,335,808	498.1%	1.105	53.2%	41.5%	1.281
	2044	33,676,830	202,469,139	601.2%	20,438,731	111,265,805	544.4%	1.104	54.4%	42.2%	1.288
	2045	30,515,176	200,100,745	655.7%	18,294,355	108,662,297	594.0%	1.104	55.5%	42.9%	1.295
	2046	27,532,055	196,533,867	713.8%	16,319,364	105,585,977	647.0%	1.103	56.6%	43.5%	1.301
	2047	24,734,870	191,863,573	775.7%	14,510,083	102,092,451	703.6%	1.102	57.5%	44.0%	1.307
	2048	22,128,207	186,161,580	841.3%	12,861,298	98,273,979	764.1%	1.101	58.4%	44.5%	1.312
	2049	19,713,953	179,629,903	911.2%	11,366,455	94,197,297	828.7%	1.099	59.2%	45.0%	1.317
	2050	17,491,551	172,261,767	984.8%	10,017,867	89,971,369	898.1%	1.097	60.0%	45.4%	1.321
	2051	15,458,208	164,111,237	1061.6%	8,806,954	85,654,152	972.6%	1.092	60.6%	45.7%	1.325
	2052	13,609,065	155,457,725	1142.3%	7,724,519	81,307,323	1052.6%	1.085	61.2%	46.1%	1.329
	2053	11,937,457	146,611,950	1228.2%	6,760,995	77,016,691	1139.1%	1.078	61.7%	46.4%	1.331
	2054	10,435,123	137,753,438	1320.1%	5,906,658	72,844,873	1233.3%	1.070	62.2%	46.6%	1.334
	2055	9,092,447	128,863,823	1417.3%	5,151,810	68,839,785	1336.2%	1.061	62.6%	46.9%	1.336
	2056	7,898,911	120,038,354	1519.7%	4,486,944	65,027,676	1449.3%	1.049	63.0%	47.1%	1.338
	2057	6,843,362	111,475,850	1629.0%	3,902,901	61,417,242	1573.6%	1.035	63.3%	47.3%	1.339
	2058	5,914,242	103,305,474	1746.7%	3,391,004	57,989,098	1710.1%	1.021	63.6%	47.4%	1.340
	2059	5,099,922	95,582,146	1874.2%	2,943,129	54,744,194	1860.1%	1.008	63.8%	47.6%	1.341
	2060	4,388,995	88,192,660	2009.4%	2,551,758	51,671,758	2024.9%	0.992	64.0%	47.7%	1.342
	2061	3,770,476	81,062,890	2149.9%	2,210,021	48,724,055	2204.7%	0.975	64.2%	47.8%	1.343
	2062	3,233,958	74,219,055	2295.0%	1,911,718	45,891,406	2400.5%	0.956	64.4%	47.9%	1.343
	2063	2,769,690	67,734,976	2445.6%	1,651,328	43,136,595	2612.2%	0.936	64.5%	48.0%	1.343
	2064	2,368,713	61,611,664	2601.1%	1,423,981	40,449,472	2840.6%	0.916	64.6%	48.1%	1.343
	2065	2,022,925	55,726,899	2754.8%	1,225,427	37,820,346	3086.3%	0.893	64.7%	48.2%	1.344
	2066	1,725,052	50,072,091	2902.6%	1,051,978	35,266,145	3352.4%	0.866	64.8%	48.2%	1.344
	2067	1,468,652	44,672,301	3041.7%	900,466	32,762,317	3638.4%	0.836	64.9%	48.3%	1.343
	2068	1,248,078	39,631,723	3175.4%	768,172	30,285,804	3942.6%	0.805	64.9%	48.3%	1.343
	2069	1,058,409	34,973,234	3304.3%	652,771	27,828,660	4263.2%	0.775	65.0%	48.4%	1.343
	2070	895,395	30,636,989	3421.6%	552,258	25,392,809	4598.0%	0.744	65.0%	48.4%	1.343
	2071	755,371	26,622,481	3524.4%	464,903	22,985,922	4944.2%	0.713	65.0%	48.4%	1.343
	2072	635,188	22,926,321	3609.4%	389,196	20,619,479	5298.0%	0.681	65.1%	48.5%	1.343
	2073	532,154	19,593,701	3682.0%	323,812	18,318,106	5657.0%	0.651	65.1%	48.5%	1.343
	2074	443,953	16,636,053	3747.3%	267,581	16,089,103	6012.8%	0.623	65.1%	48.5%	1.342
	2075	368,596	14,010,314	3801.0%	219,457	13,965,321	6363.6%	0.597	65.1%	48.5%	1.342
	2076	304,381	11,688,749	3840.2%	178,505	11,962,119	6701.3%	0.573	65.1%	48.5%	1.342
	2077	249,839	9,646,563	3861.1%	143,877	10,096,981	7017.8%	0.550	65.1%	48.5%	1.342
	2078	203,693	7,869,737	3863.5%	114,812	8,392,752	7310.0%	0.529	65.1%	48.5%	1.342
	2079	164,833	6,341,063	3847.0%	90,617	6,870,083	7581.4%	0.507	65.2%	48.5%	1.342
	2080	132,291	5,041,207	3810.7%	70,666	5,532,422	7829.0%	0.487	65.2%	48.6%	1.342
	2081	105,218	3,953,898	3757.8%	54,388	4,376,621	8047.1%	0.467	65.2%	48.6%	1.342
	Past	545,339,627	43,791,735	8.0%	557,781,856	58,685,885	10.5%	0.763	7.8%	10.4%	0.748
TOTALS	Future	3,162,607,428	6,792,058,150	214.8%	2,645,623,910	4,216,625,288	159.4%	1.347	90.1%	67.0%	1.344
	Lifetime	3,707,947,055	6,835,849,885	184.4%	3,203,405,766	4,275,311,174	133.5%	1.381	65.2%	48.6%	1.342

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience with Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	129,916	0	0.0%	128,237	10,481	8.2%	0.000	0.0%	8.2%	0.000
	2003	4,466,086	251	0.0%	4,434,834	427,235	9.6%	0.001	0.0%	9.6%	0.001
	2004	13,699,254	232,748	1.7%	13,705,336	1,159,643	8.5%	0.201	1.3%	8.8%	0.143
Historical	2005	25,792,864	1,617,194	6.3%	25,803,271	2,186,602	8.5%	0.740	4.1%	8.6%	0.476
Experience	2006	40,929,378	2,940,716	7.2%	41,039,725	3,600,507	8.8%	0.819	5.5%	8.7%	0.635
	2007	58,872,038	3,233,969	5.5%	59,207,812	5,440,324	9.2%	0.598	5.5%	8.9%	0.620
	2008	76,873,022	4,965,599	6.5%	77,769,924	7,616,625	9.8%	0.660	5.8%	9.2%	0.634
	2009	91,513,640	6,747,109	7.4%	94,037,201	9,968,067	10.6%	0.696	6.2%	9.6%	0.651
	2010	106,935,950	9,638,842	9.0%	110,838,419	12,603,299	11.4%	0.793	6.9%	10.0%	0.687
	2011	126,127,480	14,415,306	11.4%	130,817,097	15,673,102	12.0%	0.954	7.8%	10.4%	0.748
	2012	132,765,855	15,851,705	11.9%	137,444,038	18,424,490	13.4%	0.891	8.5%	10.9%	0.777
	2013	128,447,673	19,041,842	14.8%	133,163,700	20,849,971	15.7%	0.947	9.3%	11.5%	0.807
	2014	136,157,523	22,342,769	16.4%	129,326,598	23,378,565	18.1%	0.908	10.1%	12.2%	0.827
	2015	145,392,599	25,908,124	17.8%	125,643,952	25,987,432	20.7%	0.862	10.9%	13.0%	0.840
	2016	142,926,065	29,850,403	20.9%	121,942,843	28,662,608	23.5%	0.889	11.8%	13.8%	0.855
	2017	140,784,569	34,118,120	24.2%	118,175,647	31,458,791	26.6%	0.910	12.7%	14.6%	0.871
	2018	138,789,965	38,734,455	27.9%	114,357,832	34,465,822	30.1%	0.926	13.7%	15.5%	0.886
	2019	136,804,976	43,737,295	32.0%	110,494,859	37,701,863	34.1%	0.937	14.8%	16.4%	0.901
	2020	134,752,162	49,165,161	36.5%	106,588,184	41,150,317	38.6%	0.945	15.8%	17.3%	0.916
	2021	132,593,010	55,018,133	41.5%	102,640,253	44,808,459	43.7%	0.950	17.0%	18.3%	0.930
	2022	130,284,326	61,348,646	47.1%	98,654,587	48,701,016	49.4%	0.954	18.2%	19.3%	0.944
Projected	2023	127,797,555	68,207,210	53.4%	94,635,876	52,859,836	55.9%	0.956	19.4%	20.3%	0.957
Future	2024	125,120,617	75,563,542	60.4%	90,590,008	57,266,007	63.2%	0.955	20.7%	21.3%	0.970
Experience	2025	122,238,617	83,389,721	68.2%	86,524,110	61,883,628	71.5%	0.954	22.0%	22.4%	0.982
	2026	119,145,238	91,634,184	76.9%	82,446,550	66,661,628	80.9%	0.951	23.4%	23.6%	0.994
	2027	115,842,372	100,231,585	86.5%	78,366,881	71,581,229	91.3%	0.947	24.8%	24.7%	1.005
	2028	112,332,144	109,131,005	97.2%	74,295,741	76,580,790	103.1%	0.943	26.3%	25.9%	1.017
	2029	108,618,628	118,250,243	108.9%	70,244,734	81,592,939	116.2%	0.937	27.8%	27.0%	1.027
	2030	104,710,093	127,496,254	121.8%	66,226,274	86,550,208	130.7%	0.932	29.3%	28.2%	1.038
	2031	100,618,782	136,738,793	135.9%	62,253,400	91,377,551	146.8%	0.926	30.8%	29.4%	1.048
	2032	96,361,666	145,785,963	151.3%	58,339,566	95,985,842	164.5%	0.920	32.3%	30.6%	1.058
	2033	91,960,129	154,613,147	168.1%	54,498,407	100,267,523	184.0%	0.914	33.9%	31.7%	1.067
	2034	87,439,125	163,088,870	186.5%	50,743,523	104,160,268	205.3%	0.909	35.4%	32.9%	1.076
	2035	82,827,406	170,986,146	206.4%	47,088,236	107,588,334	228.5%	0.904	36.9%	34.0%	1.085
	2036	78,157,926	178,090,975	227.9%	43,545,305	110,499,786	253.8%	0.898	38.4%	35.1%	1.094
	2037	73,466,457	184,357,862	250.9%	40,126,711	112,827,281	281.2%	0.892	39.8%	36.2%	1.102
	2038	68,787,213	189,724,557	275.8%	36,843,505	114,537,650	310.9%	0.887	41.2%	37.2%	1.110
	2039	64,153,001	194,084,236	302.5%	33,705,619	115,605,579	343.0%	0.882	42.6%	38.1%	1.117
	2040	59,595,419	197,309,028	331.1%	30,721,625	115,992,307	377.6%	0.877	43.9%	39.1%	1.125
	2041	55,141,901	199,310,839	361.5%	27,898,524	115,722,858	414.8%	0.871	45.2%	39.9%	1.132
	2042	50,815,643	200,168,657	393.9%	25,241,620	114,830,414	454.9%	0.866	46.4%	40.7%	1.138
	2043	46,637,292	199,907,014	428.6%	22,754,446	113,335,808	498.1%	0.861	47.5%	41.5%	1.144
	2044	42,625,316	198,574,703	465.9%	20,438,731	111,265,805	544.4%	0.856	48.6%	42.2%	1.150
	2045	38,795,745	196,097,498	505.5%	18,294,355	108,662,297	594.0%	0.851	49.5%	42.9%	1.155
	2046	35,161,991	192,450,717	547.3%	16,319,364	105,585,977	647.0%	0.846	50.5%	43.5%	1.161
	2047	31,734,589	187,731,987	591.6%	14,510,083	102,092,451	703.6%	0.841	51.3%	44.0%	1.165
	2048	28,521,018	182,015,371	638.2%	12,861,298	98,273,979	764.1%	0.835	52.1%	44.5%	1.170
	2049	25,525,790	175,501,915	687.5%	11,366,455	94,197,297	828.7%	0.830	52.8%	45.0%	1.173
	2050	22,750,690	168,187,884	739.3%	10,017,867	89,971,369	898.1%	0.823	53.4%	45.4%	1.177
	2051	20,194,954	160,126,699	792.9%	8,806,954	85,654,152	972.6%	0.815	54.0%	45.7%	1.180
	2052	17,855,372	151,591,626	849.0%	7,724,519	81,307,323	1052.6%	0.807	54.5%	46.1%	1.183
	2053	15,726,507	142,885,797	908.6%	6,760,995	77,016,691	1139.1%	0.798	54.9%	46.4%	1.185
	2054	13,800,834	134,183,614	972.3%	5,906,658	72,844,873	1233.3%	0.788	55.4%	46.6%	1.187
	2055	12,068,945	125,466,357	1039.6%	5,151,810	68,839,785	1336.2%	0.778	55.7%	46.9%	1.189
	2056	10,520,054	116,825,268	1110.5%	4,486,944	65,027,676	1449.3%	0.766	56.0%	47.1%	1.190
	2057	9,142,284	108,451,946	1186.3%	3,902,901	61,417,242	1573.6%	0.754	56.3%	47.3%	1.191
	2058	7,922,908	100,470,312	1268.1%	3,391,004	57,989,098	1710.1%	0.742	56.5%	47.4%	1.192
	2059	6,848,762	92,932,193	1356.9%	2,943,129	54,744,194	1860.1%	0.730	56.7%	47.6%	1.193
	2060	5,906,623	85,726,185	1451.4%	2,551,758	51,671,758	2024.9%	0.717	56.9%	47.7%	1.194
	2061	5,083,495	78,779,009	1549.7%	2,210,021	48,724,055	2204.7%	0.703	57.1%	47.8%	1.194
	2062	4,366,827	72,114,888	1651.4%	1,911,718	45,891,406	2400.5%	0.688	57.2%	47.9%	1.194
	2063	3,744,648	65,804,411	1757.3%	1,651,328	43,136,595	2612.2%	0.673	57.3%	48.0%	1.194
	2064	3,205,790	59,847,671	1866.9%	1,423,981	40,449,472	2840.6%	0.657	57.4%	48.1%	1.194
	2065	2,740,017	54,125,318	1975.4%	1,225,427	37,820,346	3086.3%	0.640	57.5%	48.2%	1.194
	2066	2,338,020	48,628,437	2079.9%	1,051,978	35,266,145	3352.4%	0.620	57.6%	48.2%	1.194
	2067	1,991,469	43,380,840	2178.3%	900,466	32,762,317	3638.4%	0.599	57.7%	48.3%	1.194
	2068	1,692,986	38,483,282	2273.1%	768,172	30,285,804	3942.6%	0.577	57.7%	48.3%	1.194
	2069	1,436,092	33,957,679	2364.6%	652,771	27,828,660	4263.2%	0.555	57.8%	48.4%	1.194
	2070	1,215,153	29,745,725	2447.9%	552,258	25,392,809	4598.0%	0.532	57.8%	48.4%	1.194
	2071	1,025,278	25,846,773	2521.0%	464,903	22,985,922	4944.2%	0.510	57.8%	48.4%	1.194
	2072	862,250	22,257,361	2581.3%	389,196	20,619,479	5298.0%	0.487	57.8%	48.5%	1.194
	2073	722,446	19,021,231	2632.9%	323,812	18,318,106	5657.0%	0.465	57.9%	48.5%	1.193
	2074	602,745	16,149,404	2679.3%	267,581	16,089,103	6012.8%	0.446	57.9%	48.5%	1.193
	2075	500,460	13,600,010	2717.5%	219,457	13,965,321	6363.6%	0.427	57.9%	48.5%	1.193
	2076	413,290	11,346,081	2745.3%	178,505	11,962,119	6701.3%	0.410	57.9%	48.5%	1.193
	2077	339,244	9,363,498	2760.1%	143,877	10,096,981	7017.8%	0.393	57.9%	48.5%	1.193
	2078	276,591	7,638,606	2761.7%	114,812	8,392,752	7310.0%	0.378	57.9%	48.5%	1.193
	2079	223,829	6,154,676	2749.7%	90,617	6,870,083	7581.4%	0.363	57.9%	48.5%	1.193
	2080	179,643	4,892,916	2723.7%	70,666	5,532,422	7829.0%	0.348	57.9%	48.6%	1.193
	2081	142,881	3,837,513	2685.8%	54,388	4,376,621	8047.1%	0.334	57.9%	48.6%	1.193
	Past	545,339,627	43,791,735	8.0%	557,781,856	58,685,885	10.5%	0.763	7.8%	10.4%	0.748
TOTALS	Future	3,769,671,482	6,667,381,885	176.9%	2,645,623,910	4,216,625,288	159.4%	1.110	76.7%	67.0%	1.145
	Lifetime	4,315,011,109	6,711,173,620	155.5%	3,203,405,766	4,275,311,174	133.5%	1.165	57.9%	48.6%	1.193

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience with No Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	41	0	0.0%	40	1	3.2%	0.000	0.0%	3.2%	0.000
	2003	7,722	0	0.0%	7,496	422	5.6%	0.000	0.0%	5.6%	0.000
	2004	307,106	0	0.0%	308,273	16,628	5.4%	0.000	0.0%	5.4%	0.000
Historical	2005	950,757	0	0.0%	955,823	56,236	5.9%	0.000	0.0%	5.8%	0.000
Experience	2006	1,759,421	0	0.0%	1,755,739	114,159	6.5%	0.000	0.0%	6.2%	0.000
	2007	2,717,331	0	0.0%	2,722,387	191,863	7.0%	0.000	0.0%	6.6%	0.000
	2008	3,588,592	52,334	1.5%	3,651,937	287,214	7.9%	0.185	0.5%	7.0%	0.074
	2009	4,215,640	48,152	1.1%	4,425,759	388,733	8.8%	0.130	0.7%	7.5%	0.093
	2010	4,863,006	21,366	0.4%	5,175,241	500,029	9.7%	0.045	0.6%	8.1%	0.079
	2011	5,560,258	410,164	7.4%	6,009,188	624,525	10.4%	0.710	2.0%	8.6%	0.234
	2012	5,773,864	557,379	9.7%	6,242,007	736,333	11.8%	0.818	3.3%	9.1%	0.358
	2013	5,588,860	679,711	12.2%	6,057,863	838,813	13.8%	0.878	4.4%	9.7%	0.454
	2014	5,450,376	810,742	14.9%	5,892,335	946,435	16.1%	0.926	5.5%	10.4%	0.531
	2015	5,342,675	952,596	17.8%	5,733,214	1,058,448	18.5%	0.966	6.7%	11.2%	0.595
	2016	5,254,624	1,107,140	21.1%	5,573,264	1,173,785	21.1%	1.000	7.8%	11.9%	0.650
	2017	5,178,006	1,275,496	24.6%	5,410,541	1,295,057	23.9%	1.029	8.9%	12.7%	0.698
	2018	5,106,526	1,458,952	28.6%	5,245,546	1,426,748	27.2%	1.050	10.0%	13.5%	0.740
	2019	5,035,217	1,659,807	33.0%	5,078,421	1,569,761	30.9%	1.066	11.2%	14.4%	0.778
	2020	4,961,308	1,879,767	37.9%	4,909,176	1,723,001	35.1%	1.080	12.4%	15.3%	0.812
	2021	4,883,374	2,120,016	43.4%	4,737,869	1,886,687	39.8%	1.090	13.7%	16.2%	0.843
	2022	4,799,859	2,385,370	49.7%	4,564,601	2,062,014	45.2%	1.100	15.0%	17.2%	0.872
Projected	2023	4,709,709	2,674,281	56.8%	4,389,526	2,250,910	51.3%	1.107	16.3%	18.1%	0.899
Future	2024	4,612,461	2,985,850	64.7%	4,212,849	2,454,001	58.3%	1.111	17.7%	19.2%	0.924
Experience	2025	4,507,577	3,320,758	73.7%	4,034,833	2,670,241	66.2%	1.113	19.1%	20.2%	0.947
	2026	4,394,878	3,675,512	83.6%	3,855,802	2,897,187	75.1%	1.113	20.6%	21.3%	0.969
	2027	4,274,469	4,051,987	94.8%	3,676,144	3,135,086	85.3%	1.112	22.2%	22.4%	0.990
	2028	4,146,461	4,452,676	107.4%	3,496,308	3,380,880	96.7%	1.111	23.7%	23.5%	1.009
	2029	4,011,016	4,870,936	121.4%	3,316,791	3,631,242	109.5%	1.109	25.4%	24.7%	1.027
	2030	3,868,434	5,306,289	137.2%	3,138,130	3,882,642	123.7%	1.109	27.0%	25.9%	1.045
	2031	3,719,148	5,754,181	154.7%	2,960,890	4,132,807	139.6%	1.108	28.7%	27.1%	1.062
	2032	3,563,699	6,207,087	174.2%	2,785,657	4,377,714	157.2%	1.108	30.4%	28.3%	1.078
	2033	3,402,814	6,658,731	195.7%	2,613,030	4,612,420	176.5%	1.109	32.2%	29.4%	1.093
	2034	3,237,399	7,102,269	219.4%	2,443,610	4,832,466	197.8%	1.109	33.9%	30.6%	1.108
	2035	3,068,535	7,525,951	245.3%	2,277,988	5,032,899	220.9%	1.110	35.7%	31.8%	1.122
	2036	2,897,475	7,916,195	273.2%	2,116,734	5,212,410	246.2%	1.109	37.4%	32.9%	1.136
	2037	2,725,558	8,277,962	303.7%	1,960,390	5,369,669	273.9%	1.109	39.1%	34.0%	1.149
	2038	2,554,032	8,609,256	337.1%	1,809,470	5,501,541	304.0%	1.109	40.8%	35.1%	1.161
	2039	2,384,107	8,900,212	373.3%	1,664,449	5,605,126	336.8%	1.109	42.4%	36.2%	1.173
	2040	2,216,956	9,148,227	412.6%	1,525,753	5,679,678	372.3%	1.109	44.0%	37.1%	1.184
	2041	2,053,598	9,351,554	455.4%	1,393,747	5,726,205	410.8%	1.108	45.5%	38.1%	1.195
	2042	1,894,889	9,514,617	502.1%	1,268,732	5,746,761	453.0%	1.109	47.0%	39.0%	1.205
	2043	1,741,607	9,638,540	553.4%	1,150,936	5,741,806	498.9%	1.109	48.4%	39.8%	1.215
	2044	1,594,432	9,718,000	609.5%	1,040,510	5,710,754	548.8%	1.111	49.7%	40.6%	1.224
	2045	1,453,923	9,741,418	670.0%	937,527	5,656,262	603.3%	1.111	51.0%	41.4%	1.232
	2046	1,320,551	9,708,348	735.2%	841,970	5,578,610	662.6%	1.110	52.2%	42.1%	1.240
	2047	1,194,681	9,630,267	806.1%	753,748	5,474,588	726.3%	1.110	53.3%	42.7%	1.247
	2048	1,076,539	9,506,286	883.0%	672,693	5,350,290	795.4%	1.110	54.4%	43.3%	1.254
	2049	966,243	9,336,624	966.3%	598,578	5,214,228	871.1%	1.109	55.3%	43.9%	1.261
	2050	863,824	9,113,052	1055.0%	531,114	5,065,270	953.7%	1.106	56.2%	44.4%	1.266
	2051	769,239	8,845,907	1150.0%	469,968	4,902,023	1043.1%	1.102	57.0%	44.9%	1.271
	2052	682,365	8,545,534	1252.3%	414,779	4,727,651	1139.8%	1.099	57.8%	45.3%	1.276
	2053	602,997	8,223,454	1363.8%	365,163	4,547,008	1245.2%	1.095	58.5%	45.7%	1.280
	2054	530,870	7,882,580	1484.8%	320,723	4,363,171	1360.4%	1.091	59.1%	46.0%	1.284
	2055	465,671	7,516,661	1614.2%	281,059	4,177,408	1486.3%	1.086	59.6%	46.3%	1.287
	2056	407,047	7,130,719	1751.8%	245,771	3,992,230	1624.4%	1.078	60.1%	46.6%	1.290
	2057	354,612	6,732,513	1898.6%	214,471	3,805,898	1774.5%	1.070	60.5%	46.8%	1.292
	2058	307,945	6,320,155	2052.4%	186,788	3,617,626	1936.8%	1.060	60.9%	47.1%	1.294
	2059	266,607	5,906,513	2215.4%	162,365	3,423,627	2108.6%	1.051	61.3%	47.3%	1.296
	2060	230,164	5,485,052	2383.1%	140,866	3,232,601	2294.8%	1.038	61.6%	47.5%	1.297
	2061	198,171	5,059,526	2553.1%	121,975	3,046,964	2498.0%	1.022	61.8%	47.6%	1.299
	2062	170,190	4,641,386	2727.2%	105,401	2,867,083	2720.2%	1.003	62.1%	47.8%	1.299
	2063	145,806	4,228,519	2900.1%	90,880	2,686,586	2956.2%	0.981	62.3%	47.9%	1.300
	2064	124,624	3,834,969	3077.2%	78,173	2,505,522	3205.1%	0.960	62.4%	48.0%	1.301
	2065	106,280	3,453,322	3249.3%	67,065	2,325,409	3467.4%	0.937	62.6%	48.1%	1.301
	2066	90,431	3,092,066	3419.2%	57,364	2,148,142	3744.8%	0.913	62.7%	48.2%	1.301
	2067	76,771	2,751,099	3583.5%	48,903	1,976,640	4042.0%	0.887	62.8%	48.2%	1.301
	2068	65,015	2,427,761	3734.1%	41,532	1,812,170	4363.3%	0.856	62.9%	48.3%	1.301
	2069	54,915	2,123,277	3866.4%	35,122	1,656,385	4716.1%	0.820	62.9%	48.4%	1.301
	2070	46,251	1,840,725	3979.9%	29,560	1,504,497	5089.7%	0.782	63.0%	48.4%	1.301
	2071	38,828	1,586,258	4085.4%	24,746	1,352,089	5463.9%	0.748	63.0%	48.4%	1.301
	2072	32,479	1,357,541	4179.8%	20,593	1,202,685	5840.3%	0.716	63.1%	48.5%	1.301
	2073	27,055	1,151,004	4254.3%	17,024	1,059,085	6221.0%	0.684	63.1%	48.5%	1.301
	2074	22,429	964,702	4301.1%	13,971	922,235	6601.0%	0.652	63.1%	48.5%	1.300
	2075	18,493	799,231	4321.7%	11,373	793,043	6973.0%	0.620	63.1%	48.5%	1.300
	2076	15,153	654,339	4318.3%	9,175	676,740	7375.7%	0.585	63.1%	48.6%	1.300
	2077	12,328	530,330	4301.8%	7,329	569,399	7769.2%	0.554	63.2%	48.6%	1.300
	2078	9,952	424,859	4269.2%	5,790	470,402	8123.8%	0.526	63.2%	48.6%	1.300
	2079	7,964	335,227	4209.3%	4,520	381,691	8444.2%	0.498	63.2%	48.6%	1.300
	2080	6,313	260,054	4119.2%	3,482	304,254	8737.2%	0.471	63.2%	48.6%	1.300
	2081	4,954	197,658	3990.2%	2,644	237,110	8967.3%	0.445	63.2%	48.6%	1.300
	Past	23,969,874	532,016	2.2%	25,011,882	2,179,812	8.7%	0.255	2.0%	8.6%	0.234
TOTALS	Future	141,721,624	331,886,984	234.2%	124,511,322	215,928,152	173.4%	1.350	89.4%	67.2%	1.331
	Lifetime	165,691,498	332,419,000	200.6%	149,523,205	218,107,964	145.9%	1.375	63.2%	48.6%	1.300

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience with Increase
Generation 5.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.25% (on Col C)	Expected at 6.25% (on Col F)	Actual-to-Expected Ratio
	2002	41	0	0.0%	40	1	3.2%	0.000	0.0%	3.2%	0.000
	2003	7,722	0	0.0%	7,496	422	5.6%	0.000	0.0%	5.6%	0.000
	2004	307,106	0	0.0%	308,273	16,628	5.4%	0.000	0.0%	5.4%	0.000
Historical	2005	950,757	0	0.0%	955,823	56,236	5.9%	0.000	0.0%	5.8%	0.000
Experience	2006	1,759,421	0	0.0%	1,755,739	114,159	6.5%	0.000	0.0%	6.2%	0.000
	2007	2,717,331	0	0.0%	2,722,387	191,863	7.0%	0.000	0.0%	6.6%	0.000
	2008	3,588,592	52,334	1.5%	3,651,937	287,214	7.9%	0.185	0.5%	7.0%	0.074
	2009	4,215,640	48,152	1.1%	4,425,759	388,733	8.8%	0.130	0.7%	7.5%	0.093
	2010	4,863,006	21,366	0.4%	5,175,241	500,029	9.7%	0.045	0.6%	8.1%	0.079
	2011	5,560,258	410,164	7.4%	6,009,188	624,525	10.4%	0.710	2.0%	8.6%	0.234
	2012	5,773,864	557,379	9.7%	6,242,007	736,333	11.8%	0.818	3.3%	9.1%	0.358
	2013	5,588,860	679,711	12.2%	6,057,863	838,813	13.8%	0.878	4.4%	9.7%	0.454
	2014	5,971,058	807,722	13.5%	5,892,335	946,435	16.1%	0.842	5.5%	10.4%	0.525
	2015	6,411,166	945,778	14.8%	5,733,214	1,058,448	18.5%	0.799	6.5%	11.2%	0.578
	2016	6,306,747	1,099,087	17.4%	5,573,264	1,173,785	21.1%	0.827	7.4%	11.9%	0.623
	2017	6,217,032	1,266,036	20.4%	5,410,541	1,295,057	23.9%	0.851	8.4%	12.7%	0.661
	2018	6,134,358	1,447,903	23.6%	5,245,546	1,426,748	27.2%	0.868	9.4%	13.5%	0.695
	2019	6,052,680	1,646,955	27.2%	5,078,421	1,569,761	30.9%	0.880	10.4%	14.4%	0.725
	2020	5,968,576	1,864,861	31.2%	4,909,176	1,723,001	35.1%	0.890	11.5%	15.3%	0.752
	2021	5,880,252	2,102,782	35.8%	4,737,869	1,886,687	39.8%	0.898	12.6%	16.2%	0.777
	2022	5,785,749	2,365,475	40.9%	4,564,601	2,062,014	45.2%	0.905	13.7%	17.2%	0.800
Projected	2023	5,683,710	2,651,331	46.6%	4,389,526	2,250,910	51.3%	0.910	14.9%	18.1%	0.822
Future	2024	5,573,507	2,959,388	53.1%	4,212,849	2,454,001	58.3%	0.912	16.1%	19.2%	0.841
Experience	2025	5,454,430	3,290,285	60.3%	4,034,833	2,670,241	66.2%	0.912	17.4%	20.2%	0.860
	2026	5,326,193	3,640,482	68.4%	3,855,802	2,897,187	75.1%	0.910	18.7%	21.3%	0.877
	2027	5,188,848	4,011,802	77.3%	3,676,144	3,135,086	85.3%	0.907	20.0%	22.4%	0.894
	2028	5,042,451	4,406,706	87.4%	3,496,308	3,380,880	96.7%	0.904	21.4%	23.5%	0.909
	2029	4,887,113	4,818,571	98.6%	3,316,791	3,631,242	109.5%	0.901	22.8%	24.7%	0.924
	2030	4,723,108	5,246,848	111.1%	3,138,130	3,882,642	123.7%	0.898	24.3%	25.9%	0.938
	2031	4,550,867	5,686,967	125.0%	2,960,890	4,132,807	139.6%	0.895	25.7%	27.1%	0.951
	2032	4,370,956	6,131,418	140.3%	2,785,657	4,377,714	157.2%	0.893	27.2%	28.3%	0.964
	2033	4,184,156	6,573,990	157.1%	2,613,030	4,612,420	176.5%	0.890	28.8%	29.4%	0.977
	2034	3,991,466	7,007,872	175.6%	2,443,610	4,832,466	197.8%	0.888	30.3%	30.6%	0.989
	2035	3,794,091	7,421,481	195.6%	2,277,988	5,032,899	220.9%	0.885	31.8%	31.8%	1.000
	2036	3,593,450	7,801,372	217.1%	2,116,734	5,212,410	246.2%	0.882	33.3%	32.9%	1.011
	2037	3,391,070	8,152,485	240.4%	1,960,390	5,369,669	273.9%	0.878	34.8%	34.0%	1.022
	2038	3,188,378	8,472,875	265.7%	1,809,470	5,501,541	304.0%	0.874	36.2%	35.1%	1.032
	2039	2,986,770	8,752,966	293.1%	1,664,449	5,605,126	336.8%	0.870	37.7%	36.2%	1.042
	2040	2,787,610	8,990,299	322.5%	1,525,753	5,679,678	372.3%	0.866	39.0%	37.1%	1.051
	2041	2,592,096	9,183,151	354.3%	1,393,747	5,726,205	410.8%	0.862	40.4%	38.1%	1.059
	2042	2,401,243	9,336,068	388.8%	1,268,732	5,746,761	453.0%	0.858	41.6%	39.0%	1.067
	2043	2,215,987	9,450,324	426.5%	1,150,936	5,741,806	498.9%	0.855	42.8%	39.8%	1.075
	2044	2,037,163	9,520,848	467.4%	1,040,510	5,710,754	548.8%	0.852	44.0%	40.6%	1.083
	2045	1,865,481	9,536,434	511.2%	937,527	5,656,262	603.3%	0.847	45.1%	41.4%	1.089
	2046	1,701,567	9,496,840	558.1%	841,970	5,578,610	662.6%	0.842	46.1%	42.1%	1.096
	2047	1,545,931	9,413,467	608.9%	753,748	5,474,588	726.3%	0.838	47.1%	42.7%	1.102
	2048	1,398,931	9,285,613	663.8%	672,693	5,350,290	795.4%	0.835	48.0%	43.3%	1.107
	2049	1,260,813	9,113,641	722.8%	598,578	5,214,228	871.1%	0.830	48.8%	43.9%	1.113
	2050	1,131,726	8,889,711	785.5%	531,114	5,065,270	953.7%	0.824	49.6%	44.4%	1.117
	2051	1,011,738	8,623,936	852.4%	469,968	4,902,023	1043.1%	0.817	50.3%	44.9%	1.121
	2052	900,823	8,326,484	924.3%	414,779	4,727,651	1139.8%	0.811	50.9%	45.3%	1.125
	2053	798,855	8,008,588	1002.5%	365,163	4,547,008	1245.2%	0.805	51.5%	45.7%	1.129
	2054	705,627	7,673,071	1087.4%	320,723	4,363,171	1360.4%	0.799	52.1%	46.0%	1.132
	2055	620,865	7,313,871	1178.0%	281,059	4,177,408	1486.3%	0.793	52.5%	46.3%	1.134
	2056	544,230	6,935,829	1274.4%	245,771	3,992,230	1624.4%	0.785	53.0%	46.6%	1.136
	2057	475,331	6,546,426	1377.2%	214,471	3,805,898	1774.5%	0.776	53.3%	46.8%	1.138
	2058	413,718	6,143,773	1485.0%	186,788	3,617,626	1936.8%	0.767	53.7%	47.1%	1.140
	2059	358,901	5,740,302	1599.4%	162,365	3,423,627	2108.6%	0.759	54.0%	47.3%	1.141
	2060	310,381	5,329,613	1717.1%	140,866	3,232,601	2294.8%	0.748	54.2%	47.5%	1.143
	2061	267,635	4,915,302	1836.6%	121,975	3,046,964	2498.0%	0.735	54.4%	47.6%	1.143
	2062	230,132	4,508,426	1959.1%	105,401	2,867,083	2720.2%	0.720	54.6%	47.8%	1.144
	2063	197,361	4,106,885	2080.9%	90,880	2,686,586	2956.2%	0.704	54.8%	47.9%	1.145
	2064	168,829	3,724,269	2205.9%	78,173	2,505,522	3205.1%	0.688	55.0%	48.0%	1.145
	2065	144,071	3,353,346	2327.6%	67,065	2,325,409	3467.4%	0.671	55.1%	48.1%	1.145
	2066	122,649	3,002,331	2447.9%	57,364	2,148,142	3744.8%	0.654	55.2%	48.2%	1.145
	2067	104,160	2,671,092	2564.4%	48,903	1,976,640	4042.0%	0.634	55.3%	48.2%	1.145
	2068	88,235	2,357,030	2671.3%	41,532	1,812,170	4363.3%	0.612	55.3%	48.3%	1.145
	2069	74,543	2,061,323	2765.3%	35,122	1,656,385	4716.1%	0.586	55.4%	48.4%	1.145
	2070	62,790	1,786,944	2845.9%	29,560	1,504,497	5089.7%	0.559	55.4%	48.4%	1.145
	2071	52,718	1,539,857	2920.9%	24,746	1,352,089	5463.9%	0.535	55.5%	48.4%	1.145
	2072	44,100	1,317,788	2988.2%	20,593	1,202,685	5840.3%	0.512	55.5%	48.5%	1.145
	2073	36,737	1,117,267	3041.2%	17,024	1,059,085	6221.0%	0.489	55.5%	48.5%	1.145
	2074	30,457	936,400	3074.5%	13,971	922,235	6601.0%	0.466	55.6%	48.5%	1.145
	2075	25,113	775,764	3089.1%	11,373	793,043	6973.0%	0.443	55.6%	48.5%	1.145
	2076	20,577	635,113	3086.6%	9,175	676,740	7375.7%	0.418	55.6%	48.6%	1.144
	2077	16,741	514,736	3074.7%	7,329	569,399	7769.2%	0.396	55.6%	48.6%	1.144
	2078	13,514	412,359	3051.3%	5,790	470,402	8123.8%	0.376	55.6%	48.6%	1.144
	2079	10,815	325,358	3008.4%	4,520	381,691	8444.2%	0.356	55.6%	48.6%	1.144
	2080	8,573	252,394	2943.9%	3,482	304,254	8737.2%	0.337	55.6%	48.6%	1.144
	2081	6,727	191,834	2851.7%	2,644	237,110	8967.3%	0.318	55.6%	48.6%	1.144
	Past	23,969,874	532,016	2.2%	25,011,882	2,179,812	8.7%	0.255	2.0%	8.6%	0.234
TOTALS	Future	170,826,401	325,174,633	190.4%	124,511,322	215,928,152	173.4%	1.098	75.3%	67.2%	1.120
	Lifetime	194,796,275	325,706,649	167.2%	149,523,205	218,107,964	145.9%	1.146	55.6%	48.6%	1.144

Exhibit VI
New York Life Insurance Company
Nationwide Experience Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2002	144,596	0	0.0%	653	257,207	0	0.0%	6.25%	1.7788
	2003	4,992,207	251	0.0%	6,177	8,357,735	420	0.0%	6.25%	1.6742
	2004	15,537,559	232,748	1.5%	13,774	24,482,165	366,735	1.5%	6.25%	1.5757
	2005	29,506,320	1,617,194	5.5%	22,734	43,757,565	2,398,282	5.5%	6.25%	1.4830
	2006	47,088,317	2,940,716	6.2%	32,988	65,723,750	4,104,519	6.2%	6.25%	1.3958
	2007	68,159,117	3,233,969	4.7%	43,553	89,537,338	4,248,309	4.7%	6.25%	1.3137
	2008	89,603,958	4,965,599	5.5%	52,193	110,784,367	6,139,358	5.5%	6.25%	1.2364
	2009	107,594,651	6,747,109	6.3%	59,038	125,202,508	7,851,273	6.3%	6.25%	1.1636
	2010	126,905,028	9,638,842	7.6%	67,276	138,986,378	10,556,459	7.6%	6.25%	1.0952
	2011	151,370,040	14,415,306	9.5%	76,608	156,028,666	14,858,957	9.5%	6.25%	1.0308
Projected Future Experience	2012	160,137,811	15,899,083	9.9%	73,344	155,356,497	15,424,376	9.9%	6.25%	0.9701
	2013	154,847,807	19,099,404	12.3%	70,910	141,387,707	17,439,193	12.3%	6.25%	0.9131
	2014	150,896,525	22,478,062	14.9%	69,009	129,675,190	19,316,859	14.9%	6.25%	0.8594
	2015	147,826,906	26,142,268	17.7%	67,455	119,564,486	21,144,235	17.7%	6.25%	0.8088
	2016	145,322,847	30,125,540	20.7%	66,117	110,625,099	22,932,670	20.7%	6.25%	0.7612
	2017	143,151,541	34,439,610	24.1%	64,903	102,562,091	24,674,540	24.1%	6.25%	0.7165
	2018	141,131,557	39,107,865	27.7%	63,741	95,166,924	26,370,964	27.7%	6.25%	0.6743
	2019	139,123,091	44,168,660	31.7%	62,584	88,294,200	28,031,555	31.7%	6.25%	0.6346
	2020	137,047,170	49,661,607	36.2%	61,410	81,860,443	29,663,664	36.2%	6.25%	0.5973
	2021	134,864,428	55,587,323	41.2%	60,200	75,818,030	31,250,059	41.2%	6.25%	0.5622
	2022	132,530,746	61,999,597	46.8%	58,934	70,123,371	32,804,620	46.8%	6.25%	0.5291
	2023	130,016,860	68,951,170	53.0%	57,606	64,746,587	34,336,723	53.0%	6.25%	0.4980
	2024	127,310,303	76,412,970	60.0%	56,210	59,669,420	35,814,208	60.0%	6.25%	0.4687
	2025	124,395,776	84,357,847	67.8%	54,739	54,873,790	37,212,155	67.8%	6.25%	0.4411
	2026	121,266,706	92,735,032	76.5%	53,196	50,346,811	38,501,196	76.5%	6.25%	0.4152
	2027	117,924,870	101,479,997	86.1%	51,579	46,079,404	39,653,534	86.1%	6.25%	0.3908
	2028	114,372,270	110,540,780	96.6%	49,892	42,062,323	40,653,228	96.6%	6.25%	0.3678
	2029	110,612,878	119,833,350	108.3%	48,136	38,286,817	41,478,331	108.3%	6.25%	0.3461
	2030	106,654,910	129,264,540	121.2%	46,316	34,745,254	42,110,853	121.2%	6.25%	0.3258
	2031	102,510,625	138,703,375	135.3%	44,437	31,430,738	42,527,781	135.3%	6.25%	0.3066
	2032	98,197,079	147,956,503	150.7%	42,507	28,337,095	42,696,356	150.7%	6.25%	0.2886
	2033	93,735,807	156,997,951	167.5%	40,536	25,458,531	42,640,452	167.5%	6.25%	0.2716
	2034	89,151,975	165,693,796	185.9%	38,532	22,789,240	42,355,043	185.9%	6.25%	0.2556
	2035	84,474,619	173,814,314	205.8%	36,508	20,323,392	41,817,251	205.8%	6.25%	0.2406
	2036	79,737,066	181,142,518	227.2%	34,477	18,055,156	41,016,765	227.2%	6.25%	0.2264
	2037	74,975,518	187,631,379	250.3%	32,449	15,978,335	39,986,881	250.3%	6.25%	0.2131
	2038	70,224,616	193,216,082	275.1%	30,439	14,085,507	38,754,880	275.1%	6.25%	0.2006
	2039	65,517,596	197,785,978	301.9%	28,456	12,368,361	37,337,883	301.9%	6.25%	0.1888
	2040	60,886,498	201,208,475	330.5%	26,513	10,817,982	35,749,627	330.5%	6.25%	0.1777
	2041	56,359,160	203,392,084	360.9%	24,617	9,424,554	34,011,858	360.9%	6.25%	0.1672
	2042	51,959,145	204,414,232	393.4%	22,778	8,177,666	32,172,033	393.4%	6.25%	0.1574
	2043	47,707,462	204,296,047	428.2%	21,003	7,066,832	30,262,053	428.2%	6.25%	0.1481
	2044	43,622,938	203,083,497	465.5%	19,297	6,081,692	28,312,885	465.5%	6.25%	0.1394
	2045	39,721,962	200,697,289	505.3%	17,667	5,212,082	26,334,317	505.3%	6.25%	0.1312
	2046	36,018,299	197,108,358	547.2%	16,118	4,448,103	24,342,022	547.2%	6.25%	0.1235
	2047	32,522,827	192,412,264	591.6%	14,651	3,780,167	22,364,306	591.6%	6.25%	0.1162
	2048	29,243,346	186,681,170	638.4%	13,271	3,199,048	20,421,811	638.4%	6.25%	0.1094
	2049	26,184,677	180,117,821	687.9%	11,979	2,695,951	18,544,771	687.9%	6.25%	0.1030
	2050	23,348,882	172,715,494	739.7%	10,775	2,262,570	16,736,597	739.7%	6.25%	0.0969
	2051	20,735,457	164,528,865	793.5%	9,659	1,891,126	15,005,450	793.5%	6.25%	0.0912
	2052	18,341,413	155,838,611	849.7%	8,630	1,574,384	13,376,825	849.7%	6.25%	0.0858
	2053	16,161,492	146,956,592	909.3%	7,686	1,305,661	11,872,389	909.3%	6.25%	0.0808
	2054	14,188,300	138,063,045	973.1%	6,824	1,078,824	10,497,782	973.1%	6.25%	0.0760
	2055	12,412,501	129,139,744	1040.4%	6,041	888,281	9,241,683	1040.4%	6.25%	0.0716
	2056	10,823,325	120,282,461	1111.3%	5,332	728,992	8,101,483	1111.3%	6.25%	0.0674
	2057	9,408,860	111,690,564	1187.1%	4,694	596,445	7,080,269	1187.1%	6.25%	0.0634
	2058	8,156,288	103,493,509	1268.9%	4,122	486,628	6,174,723	1268.9%	6.25%	0.0597
	2059	7,052,311	95,746,241	1357.7%	3,610	396,011	5,376,469	1357.7%	6.25%	0.0562
	2060	6,083,532	88,335,284	1452.0%	3,154	321,516	4,668,536	1452.0%	6.25%	0.0529
	2061	5,236,753	81,186,341	1550.3%	2,749	260,483	4,038,318	1550.3%	6.25%	0.0497
	2062	4,499,203	74,325,489	1652.0%	2,391	210,632	3,479,576	1652.0%	6.25%	0.0468
	2063	3,858,675	67,826,439	1757.8%	2,073	170,019	2,988,537	1757.8%	6.25%	0.0441
	2064	3,303,763	61,689,999	1867.3%	1,794	137,006	2,558,265	1867.3%	6.25%	0.0415
	2065	2,823,995	55,793,694	1975.7%	1,547	110,221	2,177,644	1975.7%	6.25%	0.0390
	2066	2,409,837	50,128,778	2080.2%	1,331	88,524	1,841,450	2080.2%	6.25%	0.0367
	2067	2,052,744	44,720,159	2178.6%	1,141	70,971	1,546,134	2178.6%	6.25%	0.0346
	2068	1,745,143	39,671,959	2273.3%	974	56,787	1,290,918	2273.3%	6.25%	0.0325
	2069	1,480,377	35,006,925	2364.7%	829	45,338	1,072,112	2364.7%	6.25%	0.0306
	2070	1,252,651	30,665,044	2448.0%	702	36,107	883,895	2448.0%	6.25%	0.0288
	2071	1,056,932	26,645,710	2521.0%	592	28,673	722,862	2521.0%	6.25%	0.0271
	2072	888,881	22,945,423	2581.4%	497	22,696	585,862	2581.4%	6.25%	0.0255
	2073	744,766	19,609,309	2632.9%	415	17,897	471,230	2632.9%	6.25%	0.0240
	2074	621,371	16,648,736	2679.4%	344	14,054	376,550	2679.4%	6.25%	0.0226
	2075	515,928	14,020,545	2717.5%	284	10,983	298,454	2717.5%	6.25%	0.0213
	2076	426,065	11,696,940	2745.3%	232	8,536	234,345	2745.3%	6.25%	0.0200
	2077	349,731	9,653,061	2760.1%	188	6,595	182,020	2760.1%	6.25%	0.0189
	2078	285,143	7,874,835	2761.7%	152	5,060	139,755	2761.7%	6.25%	0.0177
	2079	230,749	6,345,018	2749.7%	121	3,854	105,981	2749.7%	6.25%	0.0167
	2080	185,197	5,044,239	2723.7%	96	2,911	79,298	2723.7%	6.25%	0.0157
	2081	147,299	3,956,197	2685.8%	75	2,179	58,535	2685.8%	6.25%	0.0148
TOTALS	Past	640,901,794	43,791,735	6.8%	374,994	763,117,679	50,524,313	6.6%		
	Future	3,903,013,779	6,810,883,091	174.5%	1,741,570	1,823,814,840	1,353,725,883	74.2%		
	Lifetime	4,543,915,573	6,854,674,826	150.9%	2,116,564	2,586,932,519	1,404,250,197	54.3%		

Exhibit VII
New York Life Insurance Company
Virginia-Specific Experience Restated to the Proposed Rate Level
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	2002	57	0	0.0%	1	102	0	0.0%	6.25%	1.7788
	2003	8,869	0	0.0%	31	14,848	0	0.0%	6.25%	1.6742
	2004	360,101	0	0.0%	437	567,403	0	0.0%	6.25%	1.5757
	2005	1,108,800	0	0.0%	872	1,644,339	0	0.0%	6.25%	1.4830
Historical	2006	2,054,512	0	0.0%	1,471	2,867,595	0	0.0%	6.25%	1.3958
Experience	2007	3,184,699	0	0.0%	2,020	4,183,585	0	0.0%	6.25%	1.3137
	2008	4,228,845	52,334	1.2%	2,390	5,228,452	64,704	1.2%	6.25%	1.2364
	2009	5,004,924	48,152	1.0%	2,685	5,823,980	56,033	1.0%	6.25%	1.1636
	2010	5,822,497	21,366	0.4%	3,013	6,376,798	23,400	0.4%	6.25%	1.0952
	2011	6,756,741	410,164	6.1%	3,381	6,964,689	422,787	6.1%	6.25%	1.0308
	2012	7,058,896	559,304	7.9%	3,238	6,848,135	542,605	7.9%	6.25%	0.9701
	2013	6,828,838	682,040	10.0%	3,132	6,235,244	622,754	10.0%	6.25%	0.9131
	2014	6,658,025	813,484	12.2%	3,049	5,721,673	699,079	12.2%	6.25%	0.8594
	2015	6,526,508	955,777	14.6%	2,982	5,278,731	773,046	14.6%	6.25%	0.8088
	2016	6,420,313	1,110,804	17.3%	2,926	4,887,378	845,585	17.3%	6.25%	0.7612
	2017	6,329,188	1,279,692	20.2%	2,875	4,534,598	916,846	20.2%	6.25%	0.7165
	2018	6,245,318	1,463,732	23.4%	2,827	4,211,303	987,014	23.4%	6.25%	0.6743
	2019	6,162,544	1,665,227	27.0%	2,780	3,911,047	1,056,833	27.0%	6.25%	0.6346
	2020	6,077,371	1,885,890	31.0%	2,732	3,630,110	1,126,472	31.0%	6.25%	0.5973
	2021	5,987,964	2,126,903	35.5%	2,682	3,366,311	1,195,702	35.5%	6.25%	0.5622
	2022	5,892,322	2,393,097	40.6%	2,631	3,117,688	1,266,212	40.6%	6.25%	0.5291
Projected	2023	5,789,053	2,682,938	46.3%	2,577	2,882,868	1,336,066	46.3%	6.25%	0.4980
Future	2024	5,677,511	2,995,537	52.8%	2,519	2,661,009	1,403,987	52.8%	6.25%	0.4687
Experience	2025	5,556,967	3,331,577	60.0%	2,459	2,451,304	1,469,634	60.0%	6.25%	0.4411
	2026	5,427,124	3,687,563	67.9%	2,395	2,253,202	1,530,981	67.9%	6.25%	0.4152
	2027	5,288,028	4,065,370	76.9%	2,328	2,066,309	1,588,552	76.9%	6.25%	0.3908
	2028	5,139,731	4,467,471	86.9%	2,258	1,890,222	1,642,987	86.9%	6.25%	0.3678
	2029	4,982,336	4,887,168	98.1%	2,185	1,724,553	1,691,612	98.1%	6.25%	0.3461
	2030	4,816,115	5,323,982	110.5%	2,109	1,568,958	1,734,408	110.5%	6.25%	0.3258
	2031	4,641,497	5,773,328	124.4%	2,030	1,423,127	1,770,158	124.4%	6.25%	0.3066
	2032	4,459,051	6,227,667	139.7%	1,948	1,286,765	1,797,141	139.7%	6.25%	0.2886
	2033	4,269,562	6,680,687	156.5%	1,865	1,159,608	1,814,466	156.5%	6.25%	0.2716
	2034	4,074,038	7,125,521	174.9%	1,779	1,041,415	1,821,443	174.9%	6.25%	0.2556
	2035	3,873,696	7,550,371	194.9%	1,692	931,956	1,816,512	194.9%	6.25%	0.2406
	2036	3,669,969	7,941,624	216.4%	1,604	831,005	1,798,251	216.4%	6.25%	0.2264
	2037	3,464,404	8,304,272	239.7%	1,516	738,313	1,769,757	239.7%	6.25%	0.2131
	2038	3,258,444	8,636,320	265.0%	1,429	653,572	1,732,255	265.0%	6.25%	0.2006
	2039	3,053,503	8,927,866	292.4%	1,342	576,438	1,685,396	292.4%	6.25%	0.1888
	2040	2,850,965	9,176,299	321.9%	1,256	506,544	1,630,395	321.9%	6.25%	0.1777
	2041	2,652,044	9,379,866	353.7%	1,172	443,483	1,568,530	353.7%	6.25%	0.1672
	2042	2,457,771	9,543,002	388.3%	1,090	386,820	1,501,939	388.3%	6.25%	0.1574
	2043	2,269,099	9,666,828	426.0%	1,010	336,118	1,431,932	426.0%	6.25%	0.1481
	2044	2,086,878	9,746,001	467.0%	933	290,942	1,358,739	467.0%	6.25%	0.1394
	2045	1,911,834	9,768,917	511.0%	859	250,860	1,281,820	511.0%	6.25%	0.1312
	2046	1,744,610	9,735,133	558.0%	788	215,452	1,202,246	558.0%	6.25%	0.1235
	2047	1,585,730	9,656,160	608.9%	720	184,311	1,122,347	608.9%	6.25%	0.1162
	2048	1,435,570	9,531,116	663.9%	656	157,043	1,042,647	663.9%	6.25%	0.1094
	2049	1,294,389	9,360,214	723.1%	596	133,269	963,719	723.1%	6.25%	0.1030
	2050	1,162,350	9,135,238	785.9%	539	112,635	885,229	785.9%	6.25%	0.0969
	2051	1,039,535	8,866,561	852.9%	485	94,808	808,653	852.9%	6.25%	0.0912
	2052	925,931	8,564,594	925.0%	436	79,480	735,165	925.0%	6.25%	0.0858
	2053	821,423	8,240,897	1003.2%	390	66,361	665,769	1003.2%	6.25%	0.0808
	2054	725,811	7,898,405	1088.2%	347	55,188	600,564	1088.2%	6.25%	0.0760
	2055	638,829	7,530,891	1178.9%	308	45,717	538,936	1178.9%	6.25%	0.0716
	2056	560,141	7,143,415	1275.3%	273	37,728	481,136	1275.3%	6.25%	0.0674
	2057	489,359	6,743,764	1378.1%	241	31,021	427,500	1378.1%	6.25%	0.0634
	2058	426,029	6,330,059	1485.8%	212	25,418	377,670	1485.8%	6.25%	0.0597
	2059	369,659	5,915,185	1600.2%	185	20,758	332,157	1600.2%	6.25%	0.0562
	2060	319,743	5,492,600	1717.8%	162	16,898	290,285	1717.8%	6.25%	0.0529
	2061	275,751	5,066,063	1837.2%	141	13,716	251,993	1837.2%	6.25%	0.0497
	2062	237,142	4,647,022	1959.6%	122	11,102	217,552	1959.6%	6.25%	0.0468
	2063	203,394	4,233,354	2081.4%	105	8,962	186,528	2081.4%	6.25%	0.0441
	2064	174,006	3,839,102	2206.3%	91	7,216	159,206	2206.3%	6.25%	0.0415
	2065	148,498	3,456,838	2327.9%	78	5,796	134,921	2327.9%	6.25%	0.0390
	2066	126,424	3,095,049	2448.1%	67	4,644	113,695	2448.1%	6.25%	0.0367
	2067	107,371	2,753,617	2564.6%	57	3,712	95,202	2564.6%	6.25%	0.0346
	2068	90,958	2,429,875	2671.4%	48	2,960	79,068	2671.4%	6.25%	0.0325
	2069	76,845	2,125,043	2765.4%	41	2,353	65,081	2765.4%	6.25%	0.0306
	2070	64,730	1,842,191	2846.0%	34	1,866	53,100	2846.0%	6.25%	0.0288
	2071	54,347	1,587,468	2921.0%	28	1,474	43,066	2921.0%	6.25%	0.0271
	2072	45,464	1,358,535	2988.2%	24	1,161	34,687	2988.2%	6.25%	0.0255
	2073	37,873	1,151,815	3041.2%	20	910	27,679	3041.2%	6.25%	0.0240
	2074	31,399	965,357	3074.5%	16	710	21,834	3074.5%	6.25%	0.0226
	2075	25,890	799,755	3089.1%	13	551	17,024	3089.1%	6.25%	0.0213
	2076	21,213	654,754	3086.6%	11	425	13,118	3086.6%	6.25%	0.0200
	2077	17,259	530,655	3074.7%	9	325	10,006	3074.7%	6.25%	0.0189
	2078	13,932	425,112	3051.3%	7	247	7,544	3051.3%	6.25%	0.0177
	2079	11,150	335,421	3008.4%	5	186	5,603	3008.4%	6.25%	0.0167
	2080	8,839	260,200	2943.9%	4	139	4,090	2943.9%	6.25%	0.0157
	2081	6,935	197,767	2851.7%	3	103	2,926	2851.7%	6.25%	0.0148
	Past	28,530,046	532,016	1.9%	16,301	33,671,792	566,924	1.7%		
TOTALS	Future	177,175,435	332,725,351	187.8%	79,469	81,442,255	59,227,057	72.7%		
	Lifetime	205,705,482	333,257,367	162.0%	95,770	115,114,047	59,793,980	51.9%		

Exhibit VIII
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2002	129,916	0	51,383	39.6%
2003	4,466,086	251	654,700	14.7%
2004	13,699,254	232,748	4,643,607	35.6%
2005	25,792,864	1,617,194	11,122,025	49.4%
2006	40,929,378	2,940,716	20,247,422	56.7%
2007	58,872,038	3,233,969	32,334,462	60.4%
2008	76,873,022	4,965,599	46,716,858	67.2%
2009	91,513,640	6,747,109	53,659,742	66.0%
2010	106,935,950	9,638,842	66,235,167	71.0%
2011	126,127,480	14,415,306	83,843,416	77.9%
Total	545,339,627	43,791,735	319,508,782	66.6%

Exhibit IX
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
Generation 5.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Loss Ratio
2002	41	0	0	0.0%
2003	7,722	0	999	12.9%
2004	307,106	0	28,277	9.2%
2005	950,757	0	334,693	35.2%
2006	1,759,421	0	806,107	45.8%
2007	2,717,331	0	1,471,004	54.1%
2008	3,588,592	52,334	2,219,839	63.3%
2009	4,215,640	48,152	2,521,586	61.0%
2010	4,863,006	21,366	3,137,908	65.0%
2011	5,560,258	410,164	3,809,599	75.9%
Total	23,969,874	532,016	14,330,011	62.0%

Exhibit X
New York Life Insurance Company
Anticipated Loss Ratios
Experience as of December 31, 2011
Generation 5.0 Policy Forms

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	1,349,528,430
2	Active Life Reserves at 12/31/2011:	319,508,782
3	Present Value of Future Premium:	1,497,966,356
	Anticipated Loss Ratio = (1 - 2) / 3:	**68.8%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	59,050,470
2	Active Life Reserves at 12/31/2011:	14,330,011
3	Present Value of Future Premium:	66,034,043
	Anticipated Loss Ratio = (1 - 2) / 3:	**67.7%**

Exhibit XI
New York Life Insurance Company
Nationwide 58/85 Test With Increase
Generation 5.0 Policy Forms

1	Accumulated value of initial earned premium	615,394,858	x	58%	=	356,929,018
2a	Accumulated value of earned premium	615,394,858				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	1,822,930,969	x	58%	=	1,057,299,962
4a	Present value of future projected premium	2,171,847,730				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	348,916,760	x	85%	=	296,579,246
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**1,710,808,226**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					52,720,751
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,256,887,540
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**2,309,608,292**
8	Test: 7 is not less than 5					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.
The incurred claims (items 6a and 6b) were increased by 5% to reflect moderately adverse experience.

Exhibit XII
New York Life Insurance Company
State of Filings as of March 8, 2013
Generation 5.0 Policy Forms

Jurisdiction	Requested Increase: Issue Age <50	Requested Increase: Issue Age 50+	Requested Increase: Attained Age 75+	Date of Submission	Status of Filing	Date Approved or Filed	Amount Approved or Filed Issue Age <50	Amount Approved or Filed Issue Age 50+
Alabama	40.0%	25.1%	0.0%	1/17/2013	Approved	2/8/2013	40.0%	25.1%
Alaska	40.0%	25.1%	0.0%	2/7/2013	Filed	2/25/0213	40.0%	25.1%
Arizona	40.0%	25.1%	0.0%	2/5/2013	Pending			
Arkansas	40.0%	25.1%	0.0%	2/20/2013	Pending			
California	40.0%	25.1%	0.0%	3/7/2013	Pending			
Colorado	40.0%	25.1%	0.0%	3/1/2013	Pending			
Connecticut	40.0%	25.1%	0.0%	1/18/2013	Pending			
Delaware	40.0%	25.1%	0.0%	2/20/2013	Pending			
District of Columbia	40.0%	25.1%	0.0%	2/20/2013	Pending			
Florida	40.0%	25.1%	0.0%	3/1/2013	Pending			
Georgia	40.0%	25.1%	0.0%	1/23/2013	Pending			
Hawaii	40.0%	25.1%	0.0%	1/24/2013	Pending			
Idaho	40.0%	25.1%	0.0%	2/5/2013	Pending			
Illinois	40.0%	25.1%	0.0%	2/12/2013	Pending			
Indiana	40.0%	25.1%	0.0%	2/20/2013	Pending			
Iowa	40.0%	25.1%	0.0%	1/17/2013	Pending			
Kansas	40.0%	25.1%	0.0%	1/23/2013	Pending			
Kentucky	40.0%	25.1%	0.0%	1/29/2013	Pending			
Louisiana	40.0%	25.1%	0.0%	3/6/2013	Pending			
Maine	40.0%	25.1%	0.0%	3/6/2013	Pending			
Maryland	40.0%	25.1%	0.0%	1/18/2013	Pending			
Massachusetts	40.0%	25.1%	0.0%	3/8/2013	Pending			
Michigan	40.0%	25.1%	0.0%	2/20/2013	Approved	3/4/2013	40.0%	25.1%
Minnesota	40.0%	25.1%	0.0%	1/25/2013	Pending			
Mississippi	40.0%	25.1%	0.0%	3/8/2013	Pending			
Missouri	40.0%	25.1%	0.0%	2/25/2013	Pending			
Montana	40.0%	25.1%	0.0%	2/5/2013	Pending			
Nebraska	40.0%	25.1%	0.0%	1/25/2013	Pending			
Nevada	40.0%	25.1%	0.0%	2/25/2013	Pending			
New Hampshire	40.0%	25.1%	0.0%	2/1/2013	Pending			
New Jersey	40.0%	25.1%	0.0%	2/20/2013	Pending			
New Mexico	40.0%	25.1%	0.0%	2/1/2013	Pending			
New York	40.0%	25.1%	0.0%	1/14/2013	Pending			
North Carolina	40.0%	25.1%	0.0%	3/7/2013	Pending			
North Dakota	40.0%	25.1%	0.0%	2/20/2013	Pending			
Ohio	40.0%	25.1%	0.0%	3/6/2013	Pending			
Oklahoma	40.0%	25.1%	0.0%	1/25/2013	Pending			
Oregon	40.0%	25.1%	0.0%	2/20/2013	Pending			
Pennsylvania	40.0%	25.1%	0.0%	2/20/2013	Pending			
Rhode Island	40.0%	25.1%	0.0%	2/20/2013	Pending			
South Carolina	40.0%	25.1%	0.0%	2/25/2013	Pending			
South Dakota	40.0%	25.1%	0.0%	2/20/2013	Pending			
Tennessee	40.0%	25.1%	0.0%	1/23/2013	Pending			
Texas	40.0%	25.1%	0.0%	3/1/2013	Pending			
Utah	40.0%	25.1%	0.0%	3/8/2013	Pending			
Vermont	40.0%	25.1%	0.0%	2/20/2013	Pending			
Virginia	40.0%	25.1%	0.0%		To Be Filed			
Washington	40.0%	25.1%	0.0%	1/16/2013	Pending			
West Virginia	40.0%	25.1%	0.0%	2/25/2013	Pending			
Wisconsin	40.0%	25.1%	0.0%	2/20/2013	Pending			
Wyoming	40.0%	25.1%	0.0%	2/20/2013	Pending			

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.96	27.91	31.67	34.86	39.58	45.20	50.11	18-34
35-39	28.67	34.99	39.72	43.64	49.36	56.53	62.49	35-39
40-44	36.66	44.94	51.05	55.96	63.04	72.42	79.80	40-44
45-49	48.35	59.49	67.60	73.99	83.00	95.62	105.05	45-49
50	55.24	68.02	77.24	84.48	94.41	109.07	119.51	50
51	59.61	73.42	83.38	91.17	101.79	117.68	128.84	51
52	63.99	78.86	89.55	97.88	109.19	126.33	138.21	52
53	67.77	83.60	94.98	103.78	115.69	133.90	146.43	53
54	71.48	88.29	100.32	109.58	122.07	141.37	154.52	54
55	75.16	92.95	105.64	115.35	128.40	148.78	162.53	55
56	78.84	97.61	110.96	121.10	134.70	156.14	170.51	56
57	82.52	102.29	116.22	126.03	140.74	162.47	177.96	57
58	85.75	106.39	120.49	130.61	145.76	168.36	184.32	58
59	89.16	110.73	124.89	135.34	150.90	174.40	190.84	59
60	92.92	115.18	129.59	140.38	156.39	180.86	197.80	60
61	96.81	119.76	134.74	145.91	162.41	187.82	202.51	61
62	100.89	124.88	140.09	149.03	165.42	190.76	204.97	62
63	108.12	133.81	150.41	161.23	178.97	206.37	222.89	63
64	115.48	143.37	161.08	173.43	192.51	221.98	240.82	64
65	123.33	153.56	172.46	185.62	206.04	237.60	258.74	65
66	131.94	164.35	184.52	197.82	219.57	253.20	276.67	66
67	141.28	175.70	197.22	210.01	233.12	268.82	294.60	67
68	150.36	187.80	212.11	229.23	253.76	294.31	321.20	68
69	160.39	200.41	227.80	246.18	271.37	316.46	343.50	69
70	171.61	214.54	243.88	264.31	290.17	339.70	367.31	70
71	184.25	230.45	262.01	283.87	311.39	364.78	394.17	71
72	198.53	248.48	282.54	305.13	335.42	392.04	424.59	72
73	216.51	271.24	304.71	324.16	359.81	414.92	447.53	73
74	236.15	294.65	318.38	338.71	375.97	433.55	465.28	74
75	256.08	310.87	332.07	353.27	392.12	452.18	483.03	75
76	272.19	323.69	345.76	367.82	408.29	470.81	500.78	76
77	282.96	336.49	359.44	382.37	424.43	489.44	518.53	77
78	316.56	376.45	402.11	427.78	474.83	547.56	580.11	78
79	344.10	416.40	444.79	473.18	525.23	605.68	641.68	79
80	369.32	456.37	487.47	518.59	575.64	663.80	703.26	80
81	394.82	490.37	530.15	563.99	626.03	721.91	764.84	81
82	420.63	522.42	572.84	609.40	676.44	780.03	826.41	82
83	446.66	554.78	615.52	654.81	726.85	838.16	887.99	83
84	472.98	587.50	656.50	700.22	767.64	896.28	949.56	84
85	499.58	620.58	693.15	744.84	808.29	952.13	1,008.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
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18-34	13.07	16.90	19.68	21.72	26.31	28.69	33.29	18-34
35-39	16.85	21.73	25.24	27.78	33.25	36.57	42.10	35-39
40-44	22.20	28.55	33.07	36.30	42.94	47.62	54.36	40-44
45-49	29.86	38.30	44.23	48.44	56.62	63.33	71.68	45-49
50	32.07	41.08	47.39	51.83	60.25	67.65	76.25	50
51	34.03	43.57	50.23	54.91	63.70	71.63	80.63	51
52	36.05	46.14	53.16	58.09	67.23	75.74	85.10	52
53	38.13	48.77	56.16	61.32	70.77	79.89	89.58	53
54	40.28	51.47	59.22	64.63	74.35	84.12	94.11	54
55	42.45	54.20	62.33	67.98	77.95	88.40	98.67	55
56	44.66	56.98	65.48	71.37	81.58	92.72	103.25	56
57	46.90	59.79	68.65	74.78	85.03	96.89	107.52	57
58	48.79	62.16	71.33	77.38	87.79	100.19	111.01	58
59	50.78	64.64	73.82	80.03	90.59	103.56	114.57	59
60	52.94	67.34	76.45	82.84	93.56	107.12	118.33	60
61	55.36	70.15	79.31	85.91	96.80	111.02	120.02	61
62	58.09	73.00	82.26	87.51	97.13	112.00	121.44	62
63	61.57	77.87	87.90	94.11	104.46	120.46	130.96	63
64	65.46	83.02	93.69	100.71	111.79	128.90	140.48	64
65	69.74	88.40	99.86	107.30	119.11	137.35	150.00	65
66	74.41	94.28	106.39	113.91	126.44	145.81	159.52	66
67	79.47	100.64	113.28	120.51	133.76	154.25	169.04	67
68	83.48	105.66	120.49	130.12	144.21	167.50	182.54	68
69	88.23	111.62	127.23	137.61	151.95	177.10	192.35	69
70	94.07	118.98	135.55	146.59	161.60	188.57	204.57	70
71	101.36	128.19	146.02	157.85	173.81	202.99	220.00	71
72	110.46	139.69	159.12	171.99	189.15	221.09	239.43	72
73	124.47	157.46	178.53	189.93	210.44	243.12	262.32	73
74	140.32	177.57	192.42	204.70	227.22	262.02	281.50	74
75	157.67	193.13	206.31	219.48	243.62	280.93	300.67	75
76	173.34	206.14	220.19	234.24	260.01	299.83	319.85	76
77	184.28	219.14	234.08	249.02	276.41	318.74	339.02	77
78	206.15	245.16	261.87	278.59	309.24	356.60	379.28	78
79	227.96	271.17	289.67	308.16	342.06	394.44	419.54	79
80	246.94	297.20	317.46	337.73	374.88	432.29	459.80	80
81	266.15	323.21	345.26	367.30	407.70	470.14	500.05	81
82	285.61	349.25	373.05	396.87	440.53	507.99	540.31	82
83	305.26	375.26	400.85	426.44	473.34	545.84	581.74	83
84	325.15	401.28	428.66	457.14	506.16	584.34	623.60	84
85	345.26	427.30	457.99	488.42	538.99	624.21	665.86	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.48	33.58	38.18	41.89	47.76	54.38	60.46	18-34
35-39	34.51	42.31	48.12	52.74	59.88	68.39	75.79	35-39
40-44	44.16	54.34	61.83	67.65	76.46	87.62	96.79	40-44
45-49	57.97	71.59	81.48	89.03	100.21	115.17	126.83	45-49
50	65.30	80.73	91.85	100.29	112.50	129.62	142.41	50
51	70.18	86.79	98.75	107.80	120.82	139.30	152.93	51
52	75.05	92.88	105.68	115.34	129.16	149.01	163.48	52
53	79.34	98.26	111.84	122.04	136.56	157.62	172.85	53
54	83.53	103.57	117.90	128.63	143.83	166.11	182.05	54
55	87.67	108.82	123.90	135.15	151.00	174.49	191.13	55
56	91.78	114.03	129.86	141.61	158.08	182.77	200.10	56
57	95.86	119.22	135.75	147.61	164.97	190.48	208.74	57
58	99.33	123.64	140.59	152.81	170.66	197.16	215.93	58
59	102.97	128.28	145.61	158.21	176.51	204.06	223.34	59
60	106.95	133.20	151.01	164.02	182.82	211.50	231.33	60
61	111.27	138.50	157.02	170.47	189.83	219.62	236.32	61
62	116.04	144.53	163.30	173.73	192.84	222.38	238.31	62
63	123.31	153.62	174.07	186.81	207.36	239.11	257.71	63
64	131.08	163.56	185.30	199.88	221.87	255.84	277.11	64
65	139.50	174.35	197.48	212.95	236.38	272.58	296.51	65
66	148.70	185.92	210.56	226.02	250.88	289.30	315.92	66
67	158.63	198.25	224.49	239.09	265.39	306.04	335.32	67
68	168.15	210.59	239.12	259.16	286.75	332.92	362.97	68
69	178.62	223.81	254.85	276.20	304.93	355.33	385.99	69
70	190.30	238.57	271.69	294.81	324.78	379.20	411.12	70
71	203.45	255.18	290.65	315.33	347.14	405.53	439.42	71
72	218.31	274.00	312.12	338.12	372.44	434.77	471.45	72
73	237.17	297.96	336.87	358.36	397.78	458.71	494.21	73
74	257.75	323.37	350.28	372.64	413.63	476.98	511.93	74
75	279.20	340.49	363.70	386.92	429.48	495.26	529.64	75
76	296.88	353.06	377.13	401.20	445.33	513.53	547.35	76
77	307.45	365.61	390.55	415.47	461.17	531.80	565.06	77
78	343.96	409.03	436.92	464.80	515.93	594.96	632.16	78
79	372.39	452.45	483.29	514.14	570.70	658.10	699.26	79
80	397.72	495.87	529.67	563.48	625.46	721.25	766.36	80
81	423.44	531.34	576.04	612.81	680.22	784.40	833.47	81
82	449.55	564.22	622.43	662.15	734.99	847.55	900.56	82
83	475.97	597.50	668.80	711.49	789.76	910.71	967.67	83
84	502.77	631.27	712.90	760.83	831.71	973.86	1,034.76	84
85	529.94	665.52	751.24	809.11	873.47	1,033.99	1,098.32	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.93	20.60	23.98	26.47	32.07	34.96	40.59	18-34
35-39	20.54	26.49	30.77	33.87	40.57	44.59	51.36	35-39
40-44	26.91	34.63	40.11	44.03	52.15	57.79	66.01	40-44
45-49	35.88	46.03	53.18	58.26	68.18	76.19	86.31	45-49
50	38.31	49.09	56.67	61.99	72.16	80.94	91.33	50
51	40.56	51.96	59.93	65.53	76.14	85.53	96.38	51
52	42.87	54.89	63.28	69.17	80.17	90.22	101.49	52
53	45.21	57.86	66.66	72.82	84.18	94.91	106.54	53
54	47.60	60.87	70.09	76.52	88.18	99.64	111.62	54
55	50.01	63.90	73.54	80.24	92.19	104.40	116.69	55
56	52.44	66.96	77.01	83.97	96.18	109.16	121.74	56
57	54.87	70.02	80.47	87.70	100.05	113.82	126.58	57
58	56.90	72.56	83.34	90.65	103.15	117.56	130.51	58
59	59.01	75.20	86.18	93.67	106.32	121.39	134.53	59
60	61.31	78.07	89.19	96.90	109.71	125.49	138.82	60
61	63.86	81.16	92.53	100.48	113.46	130.03	140.35	61
62	66.76	84.50	95.97	102.10	113.33	130.68	141.51	62
63	70.49	89.46	101.84	109.14	121.15	139.70	151.72	63
64	74.65	94.83	107.92	116.19	128.97	148.71	161.95	64
65	79.23	100.60	114.49	123.23	136.79	157.74	172.16	65
66	84.23	106.89	121.56	130.28	144.62	166.77	182.37	66
67	89.61	113.68	129.09	137.33	152.43	175.78	192.59	67
68	93.85	118.99	135.89	147.07	163.38	189.52	206.80	68
69	98.84	125.28	143.01	154.86	171.60	199.49	217.22	69
70	104.98	133.02	151.79	164.35	181.83	211.63	230.17	70
71	112.61	142.71	162.83	176.24	194.76	226.86	246.52	71
72	122.16	154.81	176.62	191.16	211.02	245.98	267.11	72
73	136.92	173.57	197.44	210.05	232.95	268.86	289.91	73
74	153.58	194.80	211.71	225.23	250.00	288.29	309.97	74
75	171.79	211.56	225.99	240.42	266.86	307.73	330.02	75
76	189.15	224.93	240.26	255.60	283.72	327.17	350.09	76
77	200.39	238.30	254.54	270.79	300.57	346.61	370.15	77
78	224.18	266.60	284.77	302.94	336.27	387.77	414.10	78
79	247.88	294.88	314.99	335.10	371.96	428.92	458.06	79
80	267.80	323.18	345.22	367.25	407.66	470.09	502.02	80
81	288.03	351.47	375.44	399.41	443.35	511.25	545.97	81
82	308.59	379.78	405.67	431.56	479.04	552.40	589.93	82
83	329.42	408.07	435.89	463.72	514.73	593.56	634.46	83
84	350.55	436.37	466.13	496.44	550.42	635.05	679.22	84
85	371.99	464.66	497.12	529.45	586.11	677.21	724.18	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.14	35-39
40-44	40.41	49.64	56.44	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.40	115.94	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.59	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
New Increased Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
New Increased Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

Virginia

New Increased Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.72	7.80	8.68	9.83	10.75	12.62	13.61	18-34
35-39	7.95	9.30	10.36	11.67	12.73	14.97	16.12	35-39
40-44	10.13	11.95	13.35	14.93	16.26	19.14	20.58	40-44
45-49	13.93	16.57	18.53	20.61	22.40	26.41	28.35	45-49
50	20.04	23.89	26.71	29.60	32.09	37.91	40.62	50
51	22.32	26.63	29.79	32.98	35.73	42.23	45.23	51
52	24.61	29.41	32.91	36.39	39.41	46.59	49.89	52
53	26.44	31.68	35.48	39.16	42.42	50.14	53.69	53
54	28.25	33.94	38.04	41.92	45.41	53.67	57.48	54
55	30.09	36.25	40.66	44.73	48.46	57.27	61.34	55
56	31.98	38.64	43.37	47.64	51.60	60.99	65.32	56
57	33.97	41.15	46.22	50.70	54.91	64.91	69.50	57
58	35.96	43.66	49.05	53.75	58.20	68.81	73.67	58
59	38.16	46.41	52.17	57.12	61.81	73.11	78.24	59
60	40.63	49.51	55.66	60.89	65.85	77.92	83.35	60
61	43.43	53.02	59.63	65.17	70.43	83.38	89.15	61
62	46.65	57.04	64.16	70.06	75.67	89.63	95.78	62
63	50.52	61.86	69.59	75.95	81.94	97.13	103.72	63
64	54.90	67.31	75.72	82.58	89.02	105.59	112.68	64
65	59.81	73.41	82.59	90.01	96.94	115.06	122.71	65
66	65.27	80.21	90.25	98.25	105.74	125.57	133.85	66
67	71.32	87.74	98.74	107.35	115.47	137.18	146.16	67
68	77.54	95.45	107.45	116.57	125.35	148.95	158.67	68
69	84.51	104.10	117.23	126.91	136.43	162.15	172.70	69
70	92.36	113.87	128.27	138.60	148.96	177.08	188.56	70
71	101.24	124.92	140.77	151.87	163.19	194.02	206.57	71
72	111.28	137.44	154.94	166.95	179.35	213.27	227.03	72
73	123.51	152.73	172.24	185.55	199.37	237.05	252.37	73
74	136.96	169.56	191.29	206.05	221.40	263.23	280.25	74
75	151.54	187.82	211.95	228.31	245.26	291.65	310.45	75
76	167.16	207.40	234.10	252.18	270.77	322.11	342.75	76
77	183.75	228.19	257.62	277.53	297.77	354.42	376.93	77
78	200.86	249.66	281.90	303.64	325.39	387.64	411.89	78
79	218.85	272.24	307.42	331.09	354.32	422.52	448.51	79
80	237.71	295.92	334.20	359.87	384.56	459.08	486.79	80
81	257.45	320.71	362.22	389.99	416.12	497.30	526.73	81
82	278.06	346.60	391.49	421.44	448.99	537.19	568.34	82
83	299.55	373.60	422.01	454.22	483.16	578.73	611.60	83
84	321.91	401.71	453.77	488.34	518.65	621.95	656.52	84
85	345.14	430.92	486.79	523.79	555.45	666.83	703.10	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.21	4.16	4.84	5.35	6.44	7.05	8.15	18-34
35-39	4.13	5.33	6.18	6.80	8.07	8.93	10.22	35-39
40-44	5.75	7.38	8.53	9.35	10.95	12.23	13.86	40-44
45-49	8.44	10.79	12.42	13.57	15.67	17.68	19.84	45-49
50	10.67	13.61	15.64	17.06	19.59	22.19	24.80	50
51	11.54	14.71	16.89	18.41	21.09	23.93	26.69	51
52	12.48	15.89	18.23	19.86	22.69	25.80	28.72	52
53	13.52	17.20	19.71	21.45	24.43	27.84	30.92	53
54	14.64	18.60	21.29	23.15	26.26	30.01	33.24	54
55	15.82	20.07	22.96	24.94	28.18	32.30	35.67	55
56	17.06	21.62	24.71	26.82	30.19	34.70	38.21	56
57	18.37	23.25	26.54	28.78	32.28	37.20	40.86	57
58	19.56	24.73	28.21	30.56	34.16	39.46	43.24	58
59	20.84	26.33	30.01	32.48	36.17	41.90	45.79	59
60	22.26	28.09	31.99	34.59	38.39	44.58	48.60	60
61	23.86	30.07	34.21	36.96	40.89	47.59	51.76	61
62	25.66	32.32	36.73	39.65	43.71	51.00	55.33	62
63	27.83	35.02	39.77	42.89	47.12	55.12	59.65	63
64	30.27	38.04	43.16	46.52	50.96	59.74	64.51	64
65	32.97	41.41	46.94	50.56	55.23	64.88	69.91	65
66	35.95	45.12	51.11	55.02	59.95	70.55	75.88	66
67	39.22	49.19	55.69	59.91	65.14	76.78	82.45	67
68	41.88	52.50	59.40	63.86	69.30	81.80	87.72	68
69	45.08	56.47	63.86	68.63	74.35	87.87	94.11	69
70	49.05	61.42	69.42	74.58	80.67	95.45	102.12	70
71	54.03	67.64	76.43	82.08	88.69	105.02	112.26	71
72	60.25	75.42	85.21	91.50	98.76	117.03	125.01	72
73	69.66	87.22	98.54	105.81	114.22	135.34	144.58	73
74	80.35	100.64	113.72	122.12	131.81	156.20	166.85	74
75	92.16	115.47	130.49	140.13	151.21	179.22	191.40	75
76	104.87	131.45	148.58	159.55	172.06	204.03	217.80	76
77	118.32	148.37	167.72	180.10	194.05	230.25	245.63	77
78	131.55	165.04	186.58	200.33	215.49	256.00	272.77	78
79	145.32	182.40	206.22	221.39	237.73	282.78	300.92	79
80	159.62	200.46	226.65	243.29	260.76	310.60	330.07	80
81	174.47	219.21	247.87	266.03	284.58	339.46	360.23	81
82	189.86	238.65	269.87	289.60	309.20	369.35	391.39	82
83	205.78	258.79	292.66	314.01	334.61	400.27	423.56	83
84	222.25	279.62	316.24	339.25	360.82	432.23	456.73	84
85	239.25	301.15	340.60	365.33	387.82	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.40	19.94	22.62	24.90	28.28	32.29	35.79	18-34
35-39	20.48	24.99	28.37	31.17	35.26	40.38	44.63	35-39
40-44	26.19	32.10	36.46	39.97	45.03	51.73	57.00	40-44
45-49	34.54	42.50	48.28	52.85	59.28	68.30	75.04	45-49
50	44.16	54.37	61.74	67.53	75.47	87.19	95.53	50
51	47.65	58.69	66.65	72.87	81.37	94.07	102.99	51
52	51.15	63.03	71.59	78.25	87.28	100.98	110.48	52
53	54.17	66.83	75.92	82.95	92.47	107.03	117.05	53
54	57.14	70.58	80.20	87.60	97.58	113.00	123.52	54
55	60.08	74.30	84.45	92.21	102.64	118.93	129.92	55
56	63.02	78.02	88.69	96.81	107.67	124.83	136.29	56
57	65.96	81.76	92.97	101.42	112.71	130.75	142.68	57
58	68.54	85.04	96.69	105.44	117.07	135.90	148.19	58
59	71.27	88.51	100.64	109.69	121.66	141.34	154.00	59
60	74.28	92.33	104.97	114.36	126.70	147.30	160.37	60
61	77.67	96.62	109.85	119.61	132.37	154.02	167.55	61
62	81.58	101.55	115.45	125.66	138.89	161.76	175.81	62
63	86.63	107.92	122.67	133.48	147.34	171.76	186.50	63
64	92.31	115.06	130.78	142.24	156.83	182.98	198.52	64
65	98.59	122.96	139.75	151.96	167.34	195.42	211.82	65
66	105.46	131.61	149.57	162.59	178.85	209.02	226.39	66
67	112.93	141.00	160.25	174.12	191.35	223.79	242.21	67
68	120.19	150.12	170.62	185.28	203.49	238.10	257.59	68
69	128.21	160.20	182.10	197.63	216.92	253.93	274.58	69
70	137.18	171.49	194.95	211.46	231.95	271.65	293.61	70
71	147.28	184.22	209.45	227.07	248.92	291.65	315.09	71
72	158.70	198.63	225.87	244.77	268.13	314.32	339.40	72
73	173.07	216.82	246.61	267.23	292.63	343.14	370.42	73
74	188.76	236.69	269.28	291.77	319.33	374.58	404.22	74
75	205.61	258.04	293.62	318.08	347.87	408.28	440.34	75
76	223.42	280.61	319.34	345.89	377.88	443.86	478.33	76
77	242.03	304.20	346.19	374.87	409.00	480.88	517.73	77
78	260.57	327.70	372.90	403.61	439.48	517.46	556.30	78
79	279.71	351.97	400.44	433.22	470.68	555.09	595.80	79
80	299.46	377.00	428.84	463.68	502.61	593.76	636.22	80
81	319.79	402.78	458.06	495.00	535.24	633.45	677.52	81
82	340.71	429.30	488.09	527.16	568.56	674.14	719.70	82
83	362.16	456.50	518.89	560.08	602.49	715.74	762.64	83
84	384.19	484.44	550.48	593.83	637.10	758.33	806.45	84
85	406.78	513.11	582.89	628.41	672.38	801.91	851.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.34	12.07	14.06	15.51	18.79	20.49	23.78	18-34
35-39	12.04	15.52	18.03	19.84	23.75	26.12	30.07	35-39
40-44	15.85	20.39	23.62	25.93	30.67	34.02	38.83	40-44
45-49	21.33	27.36	31.60	34.60	40.44	45.24	51.20	45-49
50	25.63	32.83	37.88	41.43	48.16	54.07	60.96	50
51	27.20	34.83	40.15	43.89	50.92	57.26	64.45	51
52	28.82	36.88	42.49	46.43	53.74	60.54	68.03	52
53	30.48	38.99	44.89	49.02	56.57	63.86	71.61	53
54	32.20	41.14	47.34	51.66	59.43	67.24	75.23	54
55	33.93	43.33	49.83	54.34	62.31	70.66	78.88	55
56	35.70	45.55	52.35	57.05	65.21	74.12	82.54	56
57	37.49	47.79	54.88	59.78	68.10	77.59	86.20	57
58	39.01	49.68	57.02	62.07	70.50	80.50	89.24	58
59	40.59	51.67	59.26	64.46	73.00	83.53	92.41	59
60	42.32	53.82	61.69	67.06	75.72	86.83	95.85	60
61	44.25	56.24	64.40	69.97	78.76	90.52	99.70	61
62	46.44	58.98	67.50	73.27	82.24	94.72	104.10	62
63	49.22	62.47	71.44	77.50	86.73	100.11	109.79	63
64	52.33	66.36	75.85	82.23	91.77	106.14	116.17	64
65	55.75	70.67	80.71	87.46	97.35	112.80	123.23	65
66	59.48	75.36	86.02	93.17	103.47	120.09	130.97	66
67	63.53	80.45	91.79	99.37	110.11	128.00	139.38	67
68	66.73	84.46	96.32	104.22	115.27	134.18	145.91	68
69	70.53	89.22	101.70	110.00	121.47	141.56	153.76	69
70	75.20	95.10	108.36	117.17	129.18	150.73	163.52	70
71	81.02	102.46	116.73	126.18	138.93	162.26	175.86	71
72	88.30	111.67	127.19	137.48	151.20	176.73	191.39	72
73	99.50	125.87	143.39	154.99	170.46	199.24	215.77	73
74	112.16	141.94	161.74	174.83	192.25	224.74	243.35	74
75	126.04	159.57	181.85	196.58	216.07	252.67	273.50	75
76	140.85	178.41	203.35	219.82	241.43	282.49	305.60	76
77	156.35	198.13	225.86	244.13	267.83	313.63	339.02	77
78	171.25	217.10	247.49	267.47	292.82	343.41	370.65	78
79	186.56	236.61	269.74	291.45	318.35	373.98	402.97	79
80	202.29	256.67	292.60	316.08	344.41	405.32	435.96	80
81	218.43	277.25	316.05	341.35	370.99	437.42	469.61	81
82	234.97	298.37	340.11	367.24	398.08	470.26	503.90	82
83	251.89	319.98	364.74	393.73	425.64	503.81	538.79	83
84	269.21	342.12	389.95	420.83	453.71	538.11	574.31	84
85	286.93	364.79	415.76	448.56	482.28	573.14	610.48	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.63	23.98	27.27	29.92	34.12	38.84	43.19	18-34
35-39	24.65	30.22	34.38	37.67	42.77	48.85	54.14	35-39
40-44	31.54	38.81	44.17	48.32	54.62	62.59	69.14	40-44
45-49	41.41	51.14	58.20	63.59	71.58	82.27	90.60	45-49
50	52.20	64.53	73.42	80.17	89.93	103.61	113.84	50
51	56.10	69.37	78.93	86.17	96.58	111.35	122.25	51
52	59.99	74.24	84.48	92.20	103.24	119.11	130.68	52
53	63.42	78.54	89.40	97.55	109.16	126.00	138.17	53
54	66.77	82.79	94.25	102.82	114.97	132.78	145.53	54
55	70.08	86.99	99.04	108.03	120.70	139.48	152.78	55
56	73.36	91.15	103.80	113.20	126.36	146.11	159.95	56
57	76.63	95.30	108.55	118.33	131.98	152.70	167.07	57
58	79.40	98.84	112.57	122.67	136.70	158.26	173.03	58
59	82.31	102.55	116.79	127.22	141.61	164.08	179.26	59
60	85.49	106.60	121.40	132.18	146.98	170.43	186.05	60
61	89.09	111.16	126.59	137.76	153.01	177.57	193.69	61
62	93.22	116.39	132.54	144.19	159.97	185.80	202.48	62
63	98.67	123.28	140.37	152.65	169.14	196.63	214.10	63
64	104.78	130.97	149.13	162.13	179.43	208.78	227.13	64
65	111.51	139.47	158.80	172.61	190.80	222.20	241.53	65
66	118.86	148.74	169.35	184.03	203.22	236.84	257.24	66
67	126.80	158.75	180.75	196.37	216.65	252.66	274.23	67
68	134.41	168.34	191.67	208.19	229.54	267.81	290.56	68
69	142.78	178.90	203.72	221.21	243.75	284.52	308.54	69
70	152.12	190.70	217.17	235.75	259.62	303.18	328.63	70
71	162.63	203.98	232.34	252.14	277.49	324.20	351.26	71
72	174.50	219.02	249.51	270.71	297.72	348.01	376.86	72
73	189.59	238.18	271.40	294.45	323.71	378.50	409.77	73
74	206.03	259.07	295.28	320.34	351.98	411.70	445.54	74
75	223.64	281.44	320.84	348.01	382.08	447.16	483.64	75
76	242.18	305.02	347.76	377.12	413.59	484.44	523.53	76
77	261.45	329.53	375.72	407.32	446.08	523.03	564.66	77
78	280.47	353.71	403.23	436.93	477.51	560.73	604.44	78
79	300.00	378.54	431.45	467.26	509.47	599.28	644.90	79
80	320.04	404.02	460.38	498.29	541.96	638.65	686.03	80
81	340.57	430.13	490.00	530.01	574.94	678.83	727.78	81
82	361.59	456.86	520.29	562.40	608.41	719.79	770.15	82
83	383.03	484.14	551.18	595.37	642.26	761.41	812.99	83
84	404.95	512.02	582.71	629.00	676.58	803.79	856.42	84
85	427.33	540.51	614.92	663.28	711.35	846.93	900.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.38	14.71	17.13	18.90	22.90	24.97	28.99	18-34
35-39	14.67	18.92	21.98	24.19	28.98	31.85	36.68	35-39
40-44	19.22	24.73	28.65	31.45	37.25	41.28	47.15	40-44
45-49	25.62	32.88	37.99	41.61	48.70	54.42	61.65	45-49
50	30.62	39.24	45.30	49.55	57.68	64.70	73.01	50
51	32.42	41.53	47.91	52.39	60.87	68.37	77.04	51
52	34.26	43.87	50.58	55.29	64.09	72.12	81.13	52
53	36.14	46.25	53.29	58.21	67.29	75.86	85.17	53
54	38.05	48.66	56.03	61.17	70.48	79.65	89.22	54
55	39.97	51.08	58.78	64.14	73.69	83.45	93.28	55
56	41.92	53.52	61.56	67.12	76.88	87.26	97.31	56
57	43.86	55.97	64.32	70.11	80.04	91.06	101.32	57
58	45.49	58.00	66.62	72.57	82.62	94.18	104.58	58
59	47.18	60.11	69.01	75.12	85.28	97.41	107.95	59
60	49.00	62.40	71.59	77.88	88.17	100.91	111.60	60
61	51.04	64.96	74.47	80.97	91.39	104.83	115.68	61
62	53.36	67.86	77.75	84.48	95.09	109.29	120.36	62
63	56.35	71.62	82.00	89.04	99.94	115.10	126.51	63
64	59.68	75.80	86.74	94.14	105.38	121.60	133.39	64
65	63.34	80.42	91.96	99.76	111.39	128.78	141.00	65
66	67.33	85.44	97.66	105.88	117.97	136.60	149.33	66
67	71.64	90.87	103.83	112.52	125.10	145.08	158.35	67
68	75.02	95.12	108.62	117.67	130.60	151.64	165.31	68
69	79.01	100.14	114.32	123.79	137.17	159.46	173.64	69
70	83.91	106.33	121.34	131.37	145.35	169.16	183.99	70
71	90.02	114.07	130.16	140.88	155.68	181.34	197.06	71
72	97.65	123.75	141.19	152.80	168.68	196.63	213.51	72
73	109.44	138.75	158.34	171.38	189.20	220.54	239.50	73
74	122.77	155.71	177.74	192.40	212.39	247.58	268.85	74
75	137.33	174.27	198.97	215.39	237.69	277.15	300.87	75
76	152.85	194.06	221.61	239.91	264.55	308.64	334.87	76
77	169.03	214.71	245.24	265.48	292.42	341.42	370.15	77
78	184.49	234.45	267.80	289.85	318.59	372.55	403.28	78
79	200.31	254.68	290.91	314.81	345.23	404.38	436.99	79
80	216.52	275.40	314.58	340.35	372.30	436.89	471.26	80
81	233.08	296.60	338.78	366.45	399.80	470.07	506.07	81
82	250.00	318.27	363.53	393.12	427.71	503.90	541.41	82
83	267.26	340.38	388.76	420.30	455.99	538.33	577.20	83
84	284.87	362.96	414.52	448.03	484.67	573.40	613.51	84
85	302.83	386.00	440.81	476.31	513.76	609.12	650.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.21	9.67	10.85	12.16	13.55	15.69	17.16	18-34
35-39	9.89	11.74	13.18	14.71	16.36	18.97	20.71	35-39
40-44	12.75	15.24	17.15	19.04	21.11	24.53	26.72	40-44
45-49	17.54	21.11	23.77	26.29	29.05	33.84	36.77	45-49
50	24.48	29.51	33.21	36.64	40.34	47.12	51.06	50
51	27.06	32.64	36.75	40.51	44.55	52.08	56.40	51
52	29.66	35.81	40.33	44.42	48.82	57.10	61.80	52
53	31.80	38.49	43.37	47.71	52.43	61.32	66.36	53
54	33.92	41.15	46.40	50.99	56.01	65.53	70.90	54
55	36.07	43.86	49.48	54.31	59.65	69.79	75.50	55
56	38.26	46.64	52.64	57.72	63.35	74.16	80.19	56
57	40.54	49.52	55.92	61.26	67.20	78.70	85.06	57
58	42.73	52.30	59.06	64.64	70.87	83.03	89.71	58
59	45.12	55.31	62.49	68.34	74.85	87.76	94.75	59
60	47.80	58.68	66.30	72.45	79.28	93.01	100.35	60
61	50.82	62.49	70.61	77.11	84.28	98.96	106.68	61
62	54.29	66.84	75.54	82.42	90.01	105.76	113.93	62
63	58.55	72.16	81.55	88.94	97.00	114.07	122.78	63
64	63.34	78.16	88.32	96.27	104.87	123.44	132.74	64
65	68.69	84.84	95.87	104.44	113.64	133.87	143.85	65
66	74.61	92.24	104.24	113.46	123.33	145.40	156.12	66
67	81.13	100.38	113.44	123.36	134.00	158.05	169.61	67
68	87.71	108.59	122.74	133.27	144.68	170.72	183.14	68
69	95.06	117.75	133.13	144.33	156.60	184.86	198.23	69
70	103.32	128.07	144.82	156.79	170.04	200.80	215.24	70
71	112.64	139.72	158.04	170.90	185.25	218.84	234.50	71
72	123.17	152.91	173.01	186.90	202.50	239.30	256.33	72
73	136.08	169.14	191.42	206.75	223.99	264.72	283.53	73
74	150.26	186.96	211.66	228.57	247.56	292.62	313.37	74
75	165.60	206.25	233.55	252.19	273.00	322.82	345.57	75
76	181.97	226.86	256.93	277.42	300.09	355.05	379.86	76
77	199.29	248.66	281.65	304.10	328.60	389.09	415.96	77
78	217.02	270.99	306.96	331.34	357.49	423.77	452.52	78
79	235.59	294.37	333.45	359.85	387.58	460.01	490.61	79
80	254.98	318.80	361.13	389.62	418.87	497.83	530.22	80
81	275.20	344.28	389.98	420.65	451.38	537.20	571.36	81
82	296.24	370.80	420.01	452.92	485.08	578.12	614.02	82
83	318.10	398.35	451.19	486.42	519.94	620.56	658.16	83
84	340.78	426.95	483.55	521.17	556.01	664.55	703.81	84
85	364.27	456.57	517.08	557.17	593.26	710.09	750.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.07	5.29	6.18	6.84	8.34	9.05	10.56	18-34
35-39	5.29	6.85	7.97	8.79	10.57	11.59	13.39	35-39
40-44	7.35	9.47	10.98	12.07	14.32	15.85	18.13	40-44
45-49	10.66	13.68	15.80	17.31	20.24	22.63	25.63	45-49
50	13.39	17.14	19.76	21.62	25.14	28.22	31.82	50
51	14.43	18.46	21.27	23.25	26.97	30.33	34.13	51
52	15.54	19.86	22.87	24.99	28.90	32.57	36.58	52
53	16.74	21.39	24.60	26.85	30.94	34.96	39.16	53
54	18.03	22.99	26.42	28.81	33.06	37.47	41.85	54
55	19.36	24.67	28.32	30.86	35.27	40.09	44.64	55
56	20.76	26.42	30.31	32.99	37.55	42.81	47.53	56
57	22.22	28.24	32.36	35.19	39.90	45.62	50.51	57
58	23.53	29.88	34.21	37.16	41.99	48.13	53.15	58
59	24.93	31.63	36.18	39.28	44.20	50.82	55.96	59
60	26.48	33.55	38.35	41.59	46.64	53.75	59.04	60
61	28.21	35.71	40.77	44.18	49.37	57.04	62.50	61
62	30.16	38.15	43.51	47.11	52.46	60.76	66.41	62
63	32.53	41.11	46.86	50.68	56.24	65.31	71.19	63
64	35.19	44.42	50.58	54.68	60.48	70.40	76.56	64
65	38.13	48.09	54.71	59.11	65.19	76.05	82.52	65
66	41.35	52.13	59.26	63.98	70.38	82.25	89.08	66
67	44.88	56.54	64.24	69.31	76.06	89.05	96.27	67
68	47.74	60.10	68.25	73.59	80.59	94.49	102.01	68
69	51.15	64.36	73.05	78.73	86.07	101.05	108.94	69
70	55.38	69.65	79.00	85.12	92.90	109.20	117.60	70
71	60.66	76.27	86.49	93.16	101.54	119.47	128.52	71
72	67.25	84.55	95.86	103.23	112.37	132.33	142.24	72
73	77.24	97.13	110.13	118.59	129.09	152.03	163.40	73
74	88.57	111.41	126.34	136.05	148.06	174.40	187.42	74
75	101.05	127.15	144.20	155.29	168.92	199.04	213.82	75
76	114.45	144.08	163.42	175.97	191.27	225.50	242.12	76
77	128.59	161.94	183.69	197.79	214.75	253.38	271.83	77
78	142.41	179.42	203.53	219.12	237.45	280.57	300.57	78
79	156.75	197.56	224.12	241.24	260.90	308.72	330.25	79
80	171.59	216.37	245.46	264.16	285.08	337.86	360.85	80
81	186.95	235.84	267.55	287.89	309.98	367.99	392.38	81
82	202.82	255.97	290.39	312.40	335.61	399.08	424.82	82
83	219.18	276.75	313.96	337.69	361.96	431.13	458.18	83
84	236.07	298.18	338.29	363.78	389.05	464.16	492.46	84
85	253.46	320.28	363.35	390.66	416.85	498.15	527.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.70	11.54	13.02	14.49	16.35	18.76	20.71	18-34
35-39	11.83	14.18	16.00	17.75	19.99	22.97	25.30	35-39
40-44	15.37	18.53	20.95	23.15	25.96	29.92	32.86	40-44
45-49	21.15	25.65	29.01	31.97	35.70	41.27	45.19	45-49
50	28.92	35.13	39.71	43.68	48.59	56.33	61.50	50
51	31.80	38.65	43.71	48.04	53.37	61.93	67.57	51
52	34.71	42.21	47.75	52.45	58.23	67.61	73.71	52
53	37.16	45.30	51.26	56.26	62.44	72.50	79.03	53
54	39.59	48.36	54.76	60.06	66.61	77.39	84.32	54
55	42.05	51.47	58.30	63.89	70.84	82.31	89.66	55
56	44.54	54.64	61.91	67.80	75.10	87.33	95.06	56
57	47.11	57.89	65.62	71.82	79.49	92.49	100.62	57
58	49.50	60.94	69.07	75.53	83.54	97.25	105.75	58
59	52.08	64.21	72.81	79.56	87.89	102.41	111.26	59
60	54.97	67.85	76.94	84.01	92.71	108.10	117.35	60
61	58.21	71.96	81.59	89.05	98.13	114.54	124.21	61
62	61.93	76.64	86.92	94.78	104.35	121.89	132.08	62
63	66.58	82.46	93.51	101.93	112.06	131.01	141.84	63
64	71.78	89.01	100.92	109.96	120.72	141.29	152.80	64
65	77.57	96.27	109.15	118.87	130.34	152.68	164.99	65
66	83.95	104.27	118.23	128.67	140.92	165.23	178.39	66
67	90.94	113.02	128.14	139.37	152.53	178.92	193.06	67
68	97.88	121.73	138.03	149.97	164.01	192.49	207.61	68
69	105.61	131.40	149.03	161.75	176.77	207.57	223.76	69
70	114.28	142.27	161.37	174.98	191.12	224.52	241.92	70
71	124.04	154.52	175.31	189.93	207.31	243.66	262.43	71
72	135.06	168.38	191.08	206.85	225.65	265.33	285.63	72
73	148.65	185.55	210.60	227.95	248.61	292.39	314.69	73
74	163.56	204.36	232.03	251.09	273.72	322.01	346.49	74
75	179.66	224.68	255.15	276.07	300.74	353.99	380.69	75
76	196.78	246.32	279.76	302.66	329.41	387.99	416.97	76
77	214.83	269.13	305.68	330.67	359.43	423.76	454.99	77
78	233.18	292.32	332.02	359.04	389.59	459.90	493.15	78
79	252.33	316.50	359.48	388.61	420.84	497.50	532.71	79
80	272.25	341.68	388.06	419.37	453.18	536.58	573.65	80
81	292.95	367.85	417.74	451.31	486.64	577.10	615.99	81
82	314.42	395.00	448.53	484.40	521.17	619.05	659.70	82
83	336.65	423.10	480.37	518.62	556.72	662.39	704.72	83
84	359.65	452.19	513.33	554.00	593.37	707.15	751.10	84
85	383.40	482.22	547.37	590.55	631.07	753.35	798.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.93	6.42	7.52	8.33	10.24	11.05	12.97	18-34
35-39	6.45	8.37	9.76	10.78	13.07	14.25	16.56	35-39
40-44	8.95	11.56	13.43	14.79	17.69	19.47	22.40	40-44
45-49	12.88	16.57	19.18	21.05	24.81	27.58	31.42	45-49
50	16.11	20.67	23.88	26.18	30.69	34.25	38.84	50
51	17.32	22.21	25.65	28.09	32.85	36.73	41.57	51
52	18.60	23.83	27.51	30.12	35.11	39.34	44.44	52
53	19.96	25.58	29.49	32.25	37.45	42.08	47.40	53
54	21.42	27.38	31.55	34.47	39.86	44.93	50.46	54
55	22.90	29.27	33.68	36.78	42.36	47.88	53.61	55
56	24.46	31.22	35.91	39.16	44.91	50.92	56.85	56
57	26.07	33.23	38.18	41.60	47.52	54.04	60.16	57
58	27.50	35.03	40.21	43.76	49.82	56.80	63.06	58
59	29.02	36.93	42.35	46.08	52.23	59.74	66.13	59
60	30.70	39.01	44.71	48.59	54.89	62.92	69.48	60
61	32.56	41.35	47.33	51.40	57.85	66.49	73.24	61
62	34.66	43.98	50.29	54.57	61.21	70.52	77.49	62
63	37.23	47.20	53.95	58.47	65.36	75.50	82.73	63
64	40.11	50.80	58.00	62.84	70.00	81.06	88.61	64
65	43.29	54.77	62.48	67.66	75.15	87.22	95.13	65
66	46.75	59.14	67.41	72.94	80.81	93.95	102.28	66
67	50.54	63.89	72.79	78.71	86.98	101.32	110.09	67
68	53.60	67.70	77.10	83.32	91.88	107.18	116.30	68
69	57.22	72.25	82.24	88.83	97.79	114.23	123.77	69
70	61.71	77.88	88.58	95.66	105.13	122.95	133.08	70
71	67.29	84.90	96.55	104.24	114.39	133.92	144.78	71
72	74.25	93.68	106.51	114.96	125.98	147.63	159.47	72
73	84.82	107.04	121.72	131.37	143.96	168.72	182.22	73
74	96.79	122.18	138.96	149.98	164.31	192.60	207.99	74
75	109.94	138.83	157.91	170.45	186.63	218.86	236.24	75
76	124.03	156.71	178.26	192.39	210.48	246.97	266.44	76
77	138.86	175.51	199.66	215.48	235.45	276.51	298.03	77
78	153.27	193.80	220.48	237.91	259.41	305.14	328.37	78
79	168.18	212.72	242.02	261.09	284.07	334.66	359.58	79
80	183.56	232.28	264.27	285.03	309.40	365.12	391.63	80
81	199.43	252.47	287.23	309.75	335.38	396.52	424.53	81
82	215.78	273.29	310.91	335.20	362.02	428.81	458.25	82
83	232.58	294.71	335.26	361.37	389.31	461.99	492.80	83
84	249.89	316.74	360.34	388.31	417.28	496.09	528.19	84
85	267.67	339.41	386.10	415.99	445.88	531.08	564.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.19	13.41	15.19	16.82	19.15	21.83	24.26	18-34
35-39	13.77	16.62	18.82	20.79	23.62	26.97	29.89	35-39
40-44	17.99	21.82	24.75	27.26	30.81	35.31	39.00	40-44
45-49	24.76	30.19	34.25	37.65	42.35	48.70	53.61	45-49
50	33.36	40.75	46.21	50.72	56.84	65.54	71.94	50
51	36.54	44.66	50.67	55.57	62.19	71.78	78.74	51
52	39.76	48.61	55.17	60.48	67.64	78.12	85.62	52
53	42.52	52.11	59.15	64.81	72.45	83.68	91.70	53
54	45.26	55.57	63.12	69.13	77.21	89.25	97.74	54
55	48.03	59.08	67.12	73.47	82.03	94.83	103.82	55
56	50.82	62.64	71.18	77.88	86.85	100.50	109.93	56
57	53.68	66.26	75.32	82.38	91.78	106.28	116.18	57
58	56.27	69.58	79.08	86.42	96.21	111.47	121.79	58
59	59.04	73.11	83.13	90.78	100.93	117.06	127.77	59
60	62.14	77.02	87.58	95.57	106.14	123.19	134.35	60
61	65.60	81.43	92.57	100.99	111.98	130.12	141.74	61
62	69.57	86.44	98.30	107.14	118.69	138.02	150.23	62
63	74.61	92.76	105.47	114.92	127.12	147.95	160.90	63
64	80.22	99.86	113.52	123.65	136.57	159.14	172.86	64
65	86.45	107.70	122.43	133.30	147.04	171.49	186.13	65
66	93.29	116.30	132.22	143.88	158.51	185.06	200.66	66
67	100.75	125.66	142.84	155.38	171.06	199.79	216.51	67
68	108.05	134.87	153.32	166.67	183.34	214.26	232.08	68
69	116.16	145.05	164.93	179.17	196.94	230.28	249.29	69
70	125.24	156.47	177.92	193.17	212.20	248.24	268.60	70
71	135.44	169.32	192.58	208.96	229.37	268.48	290.36	71
72	146.95	183.85	209.15	226.80	248.80	291.36	314.93	72
73	161.22	201.96	229.78	249.15	273.23	320.06	345.85	73
74	176.86	221.76	252.40	273.61	299.88	351.40	379.61	74
75	193.72	243.11	276.75	299.95	328.48	385.16	415.81	75
76	211.59	265.78	302.59	327.90	358.73	420.93	454.08	76
77	230.37	289.60	329.71	357.24	390.26	458.43	494.02	77
78	249.34	313.65	357.08	386.74	421.69	496.03	533.78	78
79	269.07	338.63	385.51	417.37	454.10	534.99	574.81	79
80	289.52	364.56	414.99	449.12	487.49	575.33	617.08	80
81	310.70	391.42	445.50	481.97	521.90	617.00	660.62	81
82	332.60	419.20	477.05	515.88	557.26	659.98	705.38	82
83	355.20	447.85	509.55	550.82	593.50	704.22	751.28	83
84	378.52	477.43	543.11	586.83	630.73	749.75	798.39	84
85	402.53	507.87	577.66	623.93	668.88	796.61	846.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.79	7.55	8.86	9.82	12.14	13.05	15.38	18-34
35-39	7.61	9.89	11.55	12.77	15.57	16.91	19.73	35-39
40-44	10.55	13.65	15.88	17.51	21.06	23.09	26.67	40-44
45-49	15.10	19.46	22.56	24.79	29.38	32.53	37.21	45-49
50	18.83	24.20	28.00	30.74	36.24	40.28	45.86	50
51	20.21	25.96	30.03	32.93	38.73	43.13	49.01	51
52	21.66	27.80	32.15	35.25	41.32	46.11	52.30	52
53	23.18	29.77	34.38	37.65	43.96	49.20	55.64	53
54	24.81	31.77	36.68	40.13	46.66	52.39	59.07	54
55	26.44	33.87	39.04	42.70	49.45	55.67	62.58	55
56	28.16	36.02	41.51	45.33	52.27	59.03	66.17	56
57	29.92	38.22	44.00	48.01	55.14	62.46	69.81	57
58	31.47	40.18	46.21	50.36	57.65	65.47	72.97	58
59	33.11	42.23	48.52	52.88	60.26	68.66	76.30	59
60	34.92	44.47	51.07	55.59	63.14	72.09	79.92	60
61	36.91	46.99	53.89	58.62	66.33	75.94	83.98	61
62	39.16	49.81	57.07	62.03	69.96	80.28	88.57	62
63	41.93	53.29	61.04	66.26	74.48	85.69	94.27	63
64	45.03	57.18	65.42	71.00	79.52	91.72	100.66	64
65	48.45	61.45	70.25	76.21	85.11	98.39	107.74	65
66	52.15	66.15	75.56	81.90	91.24	105.65	115.48	66
67	56.20	71.24	81.34	88.11	97.90	113.59	123.91	67
68	59.46	75.30	85.95	93.05	103.17	119.87	130.59	68
69	63.29	80.14	91.43	98.93	109.51	127.41	138.60	69
70	68.04	86.11	98.16	106.20	117.36	136.70	148.56	70
71	73.92	93.53	106.61	115.32	127.24	148.37	161.04	71
72	81.25	102.81	117.16	126.69	139.59	162.93	176.70	72
73	92.40	116.95	133.31	144.15	158.83	185.41	201.04	73
74	105.01	132.95	151.58	163.91	180.56	210.80	228.56	74
75	118.83	150.51	171.62	185.61	204.34	238.68	258.66	75
76	133.61	169.34	193.10	208.81	229.69	268.44	290.76	76
77	149.13	189.08	215.63	233.17	256.15	299.64	324.23	77
78	164.13	208.18	237.43	256.70	281.37	329.71	356.17	78
79	179.61	227.88	259.92	280.94	307.24	360.60	388.91	79
80	195.53	248.19	283.08	305.90	333.72	392.38	422.41	80
81	211.91	269.10	306.91	331.61	360.78	425.05	456.68	81
82	228.74	290.61	331.43	358.00	388.43	458.54	491.68	82
83	245.98	312.67	356.56	385.05	416.66	492.85	527.42	83
84	263.71	335.30	382.39	412.84	445.51	528.02	563.92	84
85	281.88	358.54	408.85	441.32	474.91	564.01	601.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.68	15.28	17.36	19.15	21.95	24.90	27.81	18-34
35-39	15.71	19.06	21.64	23.83	27.25	30.97	34.48	35-39
40-44	20.61	25.11	28.55	31.37	35.66	40.70	45.14	40-44
45-49	28.37	34.73	39.49	43.33	49.00	56.13	62.03	45-49
50	37.80	46.37	52.71	57.76	65.09	74.75	82.38	50
51	41.28	50.67	57.63	63.10	71.01	81.63	89.91	51
52	44.81	55.01	62.59	68.51	77.05	88.63	97.53	52
53	47.88	58.92	67.04	73.36	82.46	94.86	104.37	53
54	50.93	62.78	71.48	78.20	87.81	101.11	111.16	54
55	54.01	66.69	75.94	83.05	93.22	107.35	117.98	55
56	57.10	70.64	80.45	87.96	98.60	113.67	124.80	56
57	60.25	74.63	85.02	92.94	104.07	120.07	131.74	57
58	63.04	78.22	89.09	97.31	108.88	125.69	137.83	58
59	66.00	82.01	93.45	102.00	113.97	131.71	144.28	59
60	69.31	86.19	98.22	107.13	119.57	138.28	151.35	60
61	72.99	90.90	103.55	112.93	125.83	145.70	159.27	61
62	77.21	96.24	109.68	119.50	133.03	154.15	168.38	62
63	82.64	103.06	117.43	127.91	142.18	164.89	179.96	63
64	88.66	110.71	126.12	137.34	152.42	176.99	192.92	64
65	95.33	119.13	135.71	147.73	163.74	190.30	207.27	65
66	102.63	128.33	146.21	159.09	176.10	204.89	222.93	66
67	110.56	138.30	157.54	171.39	189.59	220.66	239.96	67
68	118.22	148.01	168.61	183.37	202.67	236.03	256.55	68
69	126.71	158.70	180.83	196.59	217.11	252.99	274.82	69
70	136.20	170.67	194.47	211.36	233.28	271.96	295.28	70
71	146.84	184.12	209.85	227.99	251.43	293.30	318.29	71
72	158.84	199.32	227.22	246.75	271.95	317.39	344.23	72
73	173.79	218.37	248.96	270.35	297.85	347.73	377.01	73
74	190.16	239.16	272.77	296.13	326.04	380.79	412.73	74
75	207.78	261.54	298.35	323.83	356.22	416.33	450.93	75
76	226.40	285.24	325.42	353.14	388.05	453.87	491.19	76
77	245.91	310.07	353.74	383.81	421.09	493.10	533.05	77
78	265.50	334.98	382.14	414.44	453.79	532.16	574.41	78
79	285.81	360.76	411.54	446.13	487.36	572.48	616.91	79
80	306.79	387.44	441.92	478.87	521.80	614.08	660.51	80
81	328.45	414.99	473.26	512.63	557.16	656.90	705.25	81
82	350.78	443.40	505.57	547.36	593.35	700.91	751.06	82
83	373.75	472.60	538.73	583.02	630.28	746.05	797.84	83
84	397.39	502.67	572.89	619.66	668.09	792.35	845.68	84
85	421.66	533.52	607.95	657.31	706.69	839.87	894.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.65	8.68	10.20	11.31	14.04	15.05	17.79	18-34
35-39	8.77	11.41	13.34	14.76	18.07	19.57	22.90	35-39
40-44	12.15	15.74	18.33	20.23	24.43	26.71	30.94	40-44
45-49	17.32	22.35	25.94	28.53	33.95	37.48	43.00	45-49
50	21.55	27.73	32.12	35.30	41.79	46.31	52.88	50
51	23.10	29.71	34.41	37.77	44.61	49.53	56.45	51
52	24.72	31.77	36.79	40.38	47.53	52.88	60.16	52
53	26.40	33.96	39.27	43.05	50.47	56.32	63.88	53
54	28.20	36.16	41.81	45.79	53.46	59.85	67.68	54
55	29.98	38.47	44.40	48.62	56.54	63.46	71.55	55
56	31.86	40.82	47.11	51.50	59.63	67.14	75.49	56
57	33.77	43.21	49.82	54.42	62.76	70.88	79.46	57
58	35.44	45.33	52.21	56.96	65.48	74.14	82.88	58
59	37.20	47.53	54.69	59.68	68.29	77.58	86.47	59
60	39.14	49.93	57.43	62.59	71.39	81.26	90.36	60
61	41.26	52.63	60.45	65.84	74.81	85.39	94.72	61
62	43.66	55.64	63.85	69.49	78.71	90.04	99.65	62
63	46.63	59.38	68.13	74.05	83.60	95.88	105.81	63
64	49.95	63.56	72.84	79.16	89.04	102.38	112.71	64
65	53.61	68.13	78.02	84.76	95.07	109.56	120.35	65
66	57.55	73.16	83.71	90.86	101.67	117.35	128.68	66
67	61.86	78.59	89.89	97.51	108.82	125.86	137.73	67
68	65.32	82.90	94.80	102.78	114.46	132.56	144.88	68
69	69.36	88.03	100.62	109.03	121.23	140.59	153.43	69
70	74.37	94.34	107.74	116.74	129.59	150.45	164.04	70
71	80.55	102.16	116.67	126.40	140.09	162.82	177.30	71
72	88.25	111.94	127.81	138.42	153.20	178.23	193.93	72
73	99.98	126.86	144.90	156.93	173.70	202.10	219.86	73
74	113.23	143.72	164.20	177.84	196.81	229.00	249.13	74
75	127.72	162.19	185.33	200.77	222.05	258.50	281.08	75
76	143.19	181.97	207.94	225.23	248.90	289.91	315.08	76
77	159.40	202.65	231.60	250.86	276.85	322.77	350.43	77
78	174.99	222.56	254.38	275.49	303.33	354.28	383.97	78
79	191.04	243.04	277.82	300.79	330.41	386.54	418.24	79
80	207.50	264.10	301.89	326.77	358.04	419.64	453.19	80
81	224.39	285.73	326.59	353.47	386.18	453.58	488.83	81
82	241.70	307.93	351.95	380.80	414.84	488.27	525.11	82
83	259.38	330.63	377.86	408.73	444.01	523.71	562.04	83
84	277.53	353.86	404.44	437.37	473.74	559.95	599.65	84
85	296.09	377.67	431.60	466.65	503.94	596.94	637.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.17	17.15	19.53	21.48	24.75	27.97	31.36	18-34
35-39	17.65	21.50	24.46	26.87	30.88	34.97	39.07	35-39
40-44	23.23	28.40	32.35	35.48	40.51	46.09	51.28	40-44
45-49	31.98	39.27	44.73	49.01	55.65	63.56	70.45	45-49
50	42.24	51.99	59.21	64.80	73.34	83.96	92.82	50
51	46.02	56.68	64.59	70.63	79.83	91.48	101.08	51
52	49.86	61.41	70.01	76.54	86.46	99.14	109.44	52
53	53.24	65.73	74.93	81.91	92.47	106.04	117.04	53
54	56.60	69.99	79.84	87.27	98.41	112.97	124.58	54
55	59.99	74.30	84.76	92.63	104.41	119.87	132.14	55
56	63.38	78.64	89.72	98.04	110.35	126.84	139.67	56
57	66.82	83.00	94.72	103.50	116.36	133.86	147.30	57
58	69.81	86.86	99.10	108.20	121.55	139.91	153.87	58
59	72.96	90.91	103.77	113.22	127.01	146.36	160.79	59
60	76.48	95.36	108.86	118.69	133.00	153.37	168.35	60
61	80.38	100.37	114.53	124.87	139.68	161.28	176.80	61
62	84.85	106.04	121.06	131.86	147.37	170.28	186.53	62
63	90.67	113.36	129.39	140.90	157.24	181.83	199.02	63
64	97.10	121.56	138.72	151.03	168.27	194.84	212.98	64
65	104.21	130.56	148.99	162.16	180.44	209.11	228.41	65
66	111.97	140.36	160.20	174.30	193.69	224.72	245.20	66
67	120.37	150.94	172.24	187.40	208.12	241.53	263.41	67
68	128.39	161.15	183.90	200.07	222.00	257.80	281.02	68
69	137.26	172.35	196.73	214.01	237.28	275.70	300.35	69
70	147.16	184.87	211.02	229.55	254.36	295.68	321.96	70
71	158.24	198.92	227.12	247.02	273.49	318.12	346.22	71
72	170.73	214.79	245.29	266.70	295.10	343.42	373.53	72
73	186.36	234.78	268.14	291.55	322.47	375.40	408.17	73
74	203.46	256.56	293.14	318.65	352.20	410.18	445.85	74
75	221.84	279.97	319.95	347.71	383.96	447.50	486.05	75
76	241.21	304.70	348.25	378.38	417.37	486.81	528.30	76
77	261.45	330.54	377.77	410.38	451.92	527.77	572.08	77
78	281.66	356.31	407.20	442.14	485.89	568.29	615.04	78
79	302.55	382.89	437.57	474.89	520.62	609.97	659.01	79
80	324.06	410.32	468.85	508.62	556.11	652.83	703.94	80
81	346.20	438.56	501.02	543.29	592.42	696.80	749.88	81
82	368.96	467.60	534.09	578.84	629.44	741.84	796.74	82
83	392.30	497.35	567.91	615.22	667.06	787.88	844.40	83
84	416.26	527.91	602.67	652.49	705.45	834.95	892.97	84
85	440.79	559.17	638.24	690.69	744.50	883.13	942.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.51	9.81	11.54	12.80	15.94	17.05	20.20	18-34
35-39	9.93	12.93	15.13	16.75	20.57	22.23	26.07	35-39
40-44	13.75	17.83	20.78	22.95	27.80	30.33	35.21	40-44
45-49	19.54	25.24	29.32	32.27	38.52	42.43	48.79	45-49
50	24.27	31.26	36.24	39.86	47.34	52.34	59.90	50
51	25.99	33.46	38.79	42.61	50.49	55.93	63.89	51
52	27.78	35.74	41.43	45.51	53.74	59.65	68.02	52
53	29.62	38.15	44.16	48.45	56.98	63.44	72.12	53
54	31.59	40.55	46.94	51.45	60.26	67.31	76.29	54
55	33.52	43.07	49.76	54.54	63.63	71.25	80.52	55
56	35.56	45.62	52.71	57.67	66.99	75.25	84.81	56
57	37.62	48.20	55.64	60.83	70.38	79.30	89.11	57
58	39.41	50.48	58.21	63.56	73.31	82.81	92.79	58
59	41.29	52.83	60.86	66.48	76.32	86.50	96.64	59
60	43.36	55.39	63.79	69.59	79.64	90.43	100.80	60
61	45.61	58.27	67.01	73.06	83.29	94.84	105.46	61
62	48.16	61.47	70.63	76.95	87.46	99.80	110.73	62
63	51.33	65.47	75.22	81.84	92.72	106.07	117.35	63
64	54.87	69.94	80.26	87.32	98.56	113.04	124.76	64
65	58.77	74.81	85.79	93.31	105.03	120.73	132.96	65
66	62.95	80.17	91.86	99.82	112.10	129.05	141.88	66
67	67.52	85.94	98.44	106.91	119.74	138.13	151.55	67
68	71.18	90.50	103.65	112.51	125.75	145.25	159.17	68
69	75.43	95.92	109.81	119.13	132.95	153.77	168.26	69
70	80.70	102.57	117.32	127.28	141.82	164.20	179.52	70
71	87.18	110.79	126.73	137.48	152.94	177.27	193.56	71
72	95.25	121.07	138.46	150.15	166.81	193.53	211.16	72
73	107.56	136.77	156.49	169.71	188.57	218.79	238.68	73
74	121.45	154.49	176.82	191.77	213.06	247.20	269.70	74
75	136.61	173.87	199.04	215.93	239.76	278.32	303.50	75
76	152.77	194.60	222.78	241.65	268.11	311.38	339.40	76
77	169.67	216.22	247.57	268.55	297.55	345.90	376.63	77
78	185.85	236.94	271.33	294.28	325.29	378.85	411.77	78
79	202.47	258.20	295.72	320.64	353.58	412.48	447.57	79
80	219.47	280.01	320.70	347.64	382.36	446.90	483.97	80
81	236.87	302.36	346.27	375.33	411.58	482.11	520.98	81
82	254.66	325.25	372.47	403.60	441.25	518.00	558.54	82
83	272.78	348.59	399.16	432.41	471.36	554.57	596.66	83
84	291.35	372.42	426.49	461.90	501.97	591.88	635.38	84
85	310.30	396.80	454.35	491.98	532.97	629.87	674.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.66	19.02	21.70	23.81	27.55	31.04	34.91	18-34
35-39	19.59	23.94	27.28	29.91	34.51	38.97	43.66	35-39
40-44	25.85	31.69	36.15	39.59	45.36	51.48	57.42	40-44
45-49	35.59	43.81	49.97	54.69	62.30	70.99	78.87	45-49
50	46.68	57.61	65.71	71.84	81.59	93.17	103.26	50
51	50.76	62.69	71.55	78.16	88.65	101.33	112.25	51
52	54.91	67.81	77.43	84.57	95.87	109.65	121.35	52
53	58.60	72.54	82.82	90.46	102.48	117.22	129.71	53
54	62.27	77.20	88.20	96.34	109.01	124.83	138.00	54
55	65.97	81.91	93.58	102.21	115.60	132.39	146.30	55
56	69.66	86.64	98.99	108.12	122.10	140.01	154.54	56
57	73.39	91.37	104.42	114.06	128.65	147.65	162.86	57
58	76.58	95.50	109.11	119.09	134.22	154.13	169.91	58
59	79.92	99.81	114.09	124.44	140.05	161.01	177.30	59
60	83.65	104.53	119.50	130.25	146.43	168.46	185.35	60
61	87.77	109.84	125.51	136.81	153.53	176.86	194.33	61
62	92.49	115.84	132.44	144.22	161.71	186.41	204.68	62
63	98.70	123.66	141.35	153.89	172.30	198.77	218.08	63
64	105.54	132.41	151.32	164.72	184.12	212.69	233.04	64
65	113.09	141.99	162.27	176.59	197.14	227.92	249.55	65
66	121.31	152.39	174.19	189.51	211.28	244.55	267.47	66
67	130.18	163.58	186.94	203.41	226.65	262.40	286.86	67
68	138.56	174.29	199.19	216.77	241.33	279.57	305.49	68
69	147.81	186.00	212.63	231.43	257.45	298.41	325.88	69
70	158.12	199.07	227.57	247.74	275.44	319.40	348.64	70
71	169.64	213.72	244.39	266.05	295.55	342.94	374.15	71
72	182.62	230.26	263.36	286.65	318.25	369.45	402.83	72
73	198.93	251.19	287.32	312.75	347.09	403.07	439.33	73
74	216.76	273.96	313.51	341.17	378.36	439.57	478.97	74
75	235.90	298.40	341.55	371.59	411.70	478.67	521.17	75
76	256.02	324.16	371.08	403.62	446.69	519.75	565.41	76
77	276.99	351.01	401.80	436.95	482.75	562.44	611.11	77
78	297.82	377.64	432.26	469.84	517.99	604.42	655.67	78
79	319.29	405.02	463.60	503.65	553.88	647.46	701.11	79
80	341.33	433.20	495.78	538.37	590.42	691.58	747.37	80
81	363.95	462.13	528.78	573.95	627.68	736.70	794.51	81
82	387.14	491.80	562.61	610.32	665.53	782.77	842.42	82
83	410.85	522.10	597.09	647.42	703.84	829.71	890.96	83
84	435.13	553.15	632.45	685.32	742.81	877.55	940.26	84
85	459.92	584.82	668.53	724.07	782.31	926.39	990.26	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.37	10.94	12.88	14.29	17.84	19.05	22.61	18-34
35-39	11.09	14.45	16.92	18.74	23.07	24.89	29.24	35-39
40-44	15.35	19.92	23.23	25.67	31.17	33.95	39.48	40-44
45-49	21.76	28.13	32.70	36.01	43.09	47.38	54.58	45-49
50	26.99	34.79	40.36	44.42	52.89	58.37	66.92	50
51	28.88	37.21	43.17	47.45	56.37	62.33	71.33	51
52	30.84	39.71	46.07	50.64	59.95	66.42	75.88	52
53	32.84	42.34	49.05	53.85	63.49	70.56	80.36	53
54	34.98	44.94	52.07	57.11	67.06	74.77	84.90	54
55	37.06	47.67	55.12	60.46	70.72	79.04	89.49	55
56	39.26	50.42	58.31	63.84	74.35	83.36	94.13	56
57	41.47	53.19	61.46	67.24	78.00	87.72	98.76	57
58	43.38	55.63	64.21	70.16	81.14	91.48	102.70	58
59	45.38	58.13	67.03	73.28	84.35	95.42	106.81	59
60	47.58	60.85	70.15	76.59	87.89	99.60	111.24	60
61	49.96	63.91	73.57	80.28	91.77	104.29	116.20	61
62	52.66	67.30	77.41	84.41	96.21	109.56	121.81	62
63	56.03	71.56	82.31	89.63	101.84	116.26	128.89	63
64	59.79	76.32	87.68	95.48	108.08	123.70	136.81	64
65	63.93	81.49	93.56	101.86	114.99	131.90	145.57	65
66	68.35	87.18	100.01	108.78	122.53	140.75	155.08	66
67	73.18	93.29	106.99	116.31	130.66	150.40	165.37	67
68	77.04	98.10	112.50	122.24	137.04	157.94	173.46	68
69	81.50	103.81	119.00	129.23	144.67	166.95	183.09	69
70	87.03	110.80	126.90	137.82	154.05	177.95	195.00	70
71	93.81	119.42	136.79	148.56	165.79	191.72	209.82	71
72	102.25	130.20	149.11	161.88	180.42	208.83	228.39	72
73	115.14	146.68	168.08	182.49	203.44	235.48	257.50	73
74	129.67	165.26	189.44	205.70	229.31	265.40	290.27	74
75	145.50	185.55	212.75	231.09	257.47	298.14	325.92	75
76	162.35	207.23	237.62	258.07	287.32	332.85	363.72	76
77	179.94	229.79	263.54	286.24	318.25	369.03	402.83	77
78	196.71	251.32	288.28	313.07	347.25	403.42	439.57	78
79	213.90	273.36	313.62	340.49	376.75	438.42	476.90	79
80	231.44	295.92	339.51	368.51	406.68	474.16	514.75	80
81	249.35	318.99	365.95	397.19	436.98	510.64	553.13	81
82	267.62	342.57	392.99	426.40	467.66	547.73	591.97	82
83	286.18	366.55	420.46	456.09	498.71	585.43	631.28	83
84	305.17	390.98	448.54	486.43	530.20	623.81	671.11	84
85	324.51	415.93	477.10	517.31	562.00	662.80	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.02	21.96	24.95	27.41	31.20	35.57	39.49	18-34
35-39	22.57	27.61	31.37	34.42	39.02	44.62	49.38	35-39
40-44	28.86	35.46	40.31	44.15	49.83	57.16	63.07	40-44
45-49	37.98	46.82	53.24	58.22	65.43	75.28	82.82	45-49
50	48.18	59.45	67.58	73.85	82.70	95.40	104.68	50
51	51.87	64.03	72.79	79.52	88.97	102.71	112.62	51
52	55.57	68.64	78.03	85.22	95.26	110.05	120.58	52
53	58.79	72.69	82.66	90.25	100.81	116.51	127.61	53
54	61.96	76.68	87.22	95.21	106.28	122.89	134.52	54
55	65.08	80.64	91.75	100.12	111.67	129.20	141.35	55
56	68.19	84.59	96.25	105.01	117.02	135.47	148.12	56
57	71.29	88.53	100.76	109.88	122.35	141.73	154.87	57
58	73.97	91.94	104.63	114.06	126.88	147.08	160.61	58
59	76.79	95.53	108.72	118.45	131.64	152.71	166.63	59
60	79.89	99.46	113.19	123.27	136.84	158.87	173.21	60
61	83.38	103.89	118.22	128.69	142.69	165.80	180.62	61
62	87.40	108.97	124.00	134.92	149.43	173.78	189.15	62
63	92.65	115.60	131.52	143.07	158.24	184.20	200.30	63
64	98.55	123.02	139.95	152.19	168.13	195.88	212.82	64
65	105.05	131.22	149.27	162.29	179.07	208.81	226.67	65
66	112.16	140.17	159.46	173.31	191.04	222.93	241.82	66
67	119.87	149.87	170.50	185.25	204.00	238.23	258.22	67
68	127.30	159.23	181.15	196.73	216.52	252.96	274.07	68
69	135.50	169.55	192.91	209.42	230.34	269.22	291.56	69
70	144.65	181.10	206.06	223.61	245.78	287.41	311.12	70
71	154.96	194.10	220.89	239.61	263.21	307.92	333.17	71
72	166.60	208.83	237.69	257.74	282.92	331.16	358.13	72
73	181.33	227.50	259.01	280.84	308.17	360.82	390.10	73
74	197.40	247.88	282.28	306.05	335.65	393.14	424.88	74
75	214.62	269.74	307.23	333.04	364.97	427.72	461.99	75
76	232.80	292.81	333.55	361.51	395.73	464.15	500.93	76
77	251.74	316.87	360.95	391.10	427.54	501.95	541.19	77
78	270.52	340.70	388.06	420.27	458.50	539.09	580.37	78
79	289.86	365.26	415.95	450.24	490.08	577.19	620.35	79
80	309.75	390.51	444.61	480.98	522.29	616.20	661.13	80
81	330.18	416.46	474.03	512.50	555.09	656.14	702.65	81
82	351.15	443.08	504.19	544.78	588.49	696.97	744.92	82
83	372.60	470.32	535.03	577.73	622.38	738.58	787.82	83
84	394.57	498.23	566.60	611.41	656.84	781.06	831.44	84
85	417.06	526.81	598.90	645.84	691.87	824.42	875.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.36	13.39	15.59	17.21	20.85	22.73	26.39	18-34
35-39	13.36	17.22	20.01	22.02	26.37	28.99	33.38	35-39
40-44	17.54	22.56	26.14	28.69	33.96	37.65	42.99	40-44
45-49	23.48	30.12	34.79	38.11	44.57	49.83	56.42	45-49
50	28.13	36.04	41.59	45.49	52.92	59.39	66.98	50
51	29.81	38.18	44.03	48.14	55.89	62.82	70.75	51
52	31.54	40.38	46.54	50.86	58.92	66.33	74.58	52
53	33.31	42.62	49.09	53.62	61.93	69.86	78.39	53
54	35.12	44.90	51.68	56.41	64.96	73.45	82.23	54
55	36.95	47.20	54.31	59.24	68.00	77.06	86.08	55
56	38.81	49.54	56.95	62.09	71.04	80.69	89.93	56
57	40.67	51.88	59.60	64.94	74.07	84.32	93.76	57
58	42.25	53.84	61.82	67.32	76.56	87.34	96.91	58
59	43.88	55.89	64.14	69.79	79.14	90.47	100.18	59
60	45.66	58.11	66.64	72.47	81.94	93.87	103.73	60
61	47.65	60.60	69.43	75.47	85.07	97.68	107.69	61
62	49.90	63.42	72.63	78.88	88.66	102.00	112.23	62
63	52.79	67.05	76.72	83.27	93.33	107.61	118.15	63
64	56.00	71.08	81.30	88.18	98.57	113.87	124.78	64
65	59.54	75.54	86.34	93.61	104.37	120.79	132.11	65
66	63.40	80.40	91.84	99.53	110.72	128.34	140.15	66
67	67.58	85.66	97.81	105.94	117.61	136.54	148.87	67
68	70.87	89.79	102.47	110.94	122.93	142.91	155.61	68
69	74.77	94.68	108.01	116.90	129.32	150.51	163.70	69
70	79.56	100.72	114.85	124.27	137.27	159.95	173.76	70
71	85.52	108.27	123.44	133.53	147.31	171.80	186.46	71
72	92.98	117.71	134.19	145.14	159.94	186.68	202.45	72
73	104.47	132.31	150.87	163.18	179.83	209.89	227.64	73
74	117.46	148.83	169.74	183.62	202.32	236.16	256.10	74
75	131.68	166.92	190.41	205.99	226.88	264.91	287.19	75
76	146.85	186.23	212.48	229.87	252.99	295.56	320.24	76
77	162.69	206.42	235.55	254.80	280.12	327.52	354.59	77
78	177.87	225.77	257.64	278.66	305.71	357.98	386.97	78
79	193.44	245.65	280.32	303.13	331.79	389.18	419.98	79
80	209.40	266.04	303.59	328.21	358.35	421.10	453.61	80
81	225.75	286.93	327.42	353.90	385.39	453.74	487.84	81
82	242.49	308.32	351.82	380.18	412.90	487.08	522.65	82
83	259.58	330.18	376.75	407.01	440.81	521.07	558.00	83
84	277.04	352.54	402.24	434.43	469.19	555.75	593.91	84
85	294.88	375.39	428.28	462.43	498.02	591.13	630.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.86	28.03	31.92	34.94	39.96	45.40	50.58	18-34
35-39	28.83	35.45	40.38	44.17	50.28	57.32	63.64	35-39
40-44	36.89	45.53	51.87	56.67	64.21	73.45	81.28	40-44
45-49	48.28	59.78	68.12	74.34	83.87	96.23	106.16	45-49
50	60.24	74.69	85.10	92.81	104.39	120.04	132.14	50
51	64.54	80.06	91.22	99.47	111.79	128.63	141.50	51
52	68.84	85.45	97.37	106.15	119.20	137.24	150.88	52
53	72.66	90.26	102.88	112.15	125.84	144.96	159.29	53
54	76.40	95.00	108.30	118.05	132.36	152.56	167.54	54
55	80.08	99.67	113.64	123.86	138.76	160.03	175.64	55
56	83.71	104.28	118.91	129.59	145.05	167.39	183.61	56
57	87.29	108.84	124.13	135.24	151.25	174.65	191.46	57
58	90.26	112.63	128.45	139.90	156.32	180.62	197.87	58
59	93.35	116.58	132.95	144.74	161.56	186.82	204.51	59
60	96.71	120.87	137.84	150.00	167.26	193.56	211.72	60
61	100.50	125.69	143.33	155.91	173.66	201.12	219.82	61
62	104.86	131.23	149.64	162.72	181.04	209.84	229.16	62
63	110.71	138.63	158.06	171.83	190.94	221.51	241.69	63
64	117.25	146.89	167.48	182.02	202.03	234.58	255.74	64
65	124.44	155.99	177.85	193.26	214.27	248.99	271.23	65
66	132.26	165.87	189.12	205.48	227.59	264.66	288.09	66
67	140.67	176.50	201.25	218.63	241.94	281.53	306.25	67
68	148.63	186.56	212.73	231.09	255.59	297.53	323.53	68
69	157.35	197.60	225.34	244.78	270.58	315.11	342.50	69
70	167.06	209.91	239.40	260.04	287.28	334.70	363.65	70
71	177.98	223.75	255.23	277.21	306.07	356.74	387.43	71
72	190.31	239.42	273.15	296.65	327.31	381.69	414.32	72
73	206.11	259.54	296.19	321.68	354.80	413.86	449.12	73
74	223.30	281.45	321.28	348.91	384.62	448.82	486.86	74
75	241.66	304.85	348.06	377.93	416.28	486.04	526.94	75
76	260.93	329.42	376.17	408.36	449.29	525.02	568.72	76
77	280.88	354.87	405.24	439.77	483.16	565.18	611.59	77
78	300.37	379.72	433.56	470.25	515.54	604.00	652.58	78
79	320.29	405.12	462.46	501.30	548.26	643.47	694.00	79
80	340.62	431.05	491.93	532.89	581.31	683.54	735.84	80
81	361.35	457.49	521.95	565.01	614.65	724.21	778.04	81
82	382.47	484.43	552.49	597.64	648.27	765.44	820.60	82
83	403.90	511.77	583.47	630.66	682.04	807.08	863.34	83
84	425.71	539.60	614.95	664.16	716.06	849.25	906.40	84
85	447.88	567.91	646.95	698.15	750.33	891.96	949.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.42	17.35	20.20	22.29	27.02	29.45	34.20	18-34
35-39	17.31	22.32	25.93	28.54	34.21	37.58	43.30	35-39
40-44	22.59	29.07	33.68	36.98	43.82	48.54	55.47	40-44
45-49	29.92	38.40	44.38	48.62	56.96	63.61	72.10	45-49
50	35.61	45.65	52.71	57.67	67.20	75.33	85.06	50
51	37.64	48.24	55.66	60.88	70.81	79.48	89.63	51
52	39.71	50.87	58.67	64.15	74.44	83.70	94.23	52
53	41.79	53.51	61.68	67.40	78.00	87.87	98.73	53
54	43.90	56.17	64.71	70.67	81.54	92.06	103.22	54
55	46.01	58.83	67.74	73.94	85.07	96.24	107.68	55
56	48.13	61.50	70.77	77.20	88.55	100.40	112.09	56
57	50.23	64.15	73.77	80.44	91.98	104.52	116.43	57
58	51.97	66.32	76.22	83.07	94.73	107.86	119.91	58
59	53.76	68.56	78.76	85.78	97.56	111.29	123.49	59
60	55.69	70.98	81.49	88.70	100.61	114.99	127.35	60
61	57.84	73.68	84.53	91.97	104.01	119.14	131.66	61
62	60.29	76.75	88.01	95.69	107.93	123.86	136.62	62
63	63.48	80.77	92.56	100.58	113.14	130.10	143.22	63
64	67.03	85.24	97.64	106.04	118.98	137.07	150.61	64
65	70.93	90.17	103.22	112.06	125.43	144.75	158.77	65
66	75.17	95.52	109.30	118.60	132.48	153.11	167.69	66
67	79.74	101.29	115.86	125.67	140.09	162.15	177.33	67
68	83.30	105.77	120.93	131.12	145.92	169.10	184.71	68
69	87.49	111.06	126.93	137.58	152.88	177.36	193.52	69
70	92.63	117.56	134.32	145.57	161.52	187.59	204.46	70
71	99.02	125.68	143.59	155.58	172.43	200.42	218.26	71
72	107.00	135.83	155.18	168.13	186.16	216.53	235.64	72
73	119.39	151.63	173.29	187.77	207.95	241.84	263.23	73
74	133.37	169.48	193.75	209.97	232.54	270.43	294.35	74
75	148.62	188.97	216.09	234.21	259.31	301.63	328.24	75
76	164.84	209.71	239.87	260.00	287.67	334.79	364.14	76
77	181.71	231.30	264.62	286.82	317.01	369.21	401.28	77
78	197.72	251.80	288.10	312.23	344.37	401.69	435.91	78
79	214.06	272.75	312.08	338.16	372.10	434.78	471.01	79
80	230.74	294.14	336.56	364.61	400.18	468.46	506.56	80
81	247.73	315.95	361.51	391.56	428.60	502.72	542.53	81
82	265.04	338.18	386.94	419.00	457.34	537.54	578.91	82
83	282.63	360.78	412.79	446.87	486.33	572.84	615.61	83
84	300.52	383.79	439.09	475.22	515.63	608.69	652.70	84
85	318.72	407.21	465.86	504.05	545.25	645.09	690.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.70	34.10	38.89	42.47	48.72	55.23	61.67	18-34
35-39	35.09	43.30	49.39	53.92	61.55	70.03	77.90	35-39
40-44	44.92	55.60	63.43	69.19	78.60	89.74	99.49	40-44
45-49	58.59	72.74	83.00	90.46	102.31	117.18	129.50	45-49
50	72.30	89.93	102.62	111.77	126.08	144.68	159.60	50
51	77.21	96.09	109.65	119.42	134.61	154.55	170.38	51
52	82.11	102.26	116.71	127.08	143.14	164.44	181.18	52
53	86.53	107.83	123.10	134.05	150.87	173.41	190.97	53
54	90.85	113.32	129.38	140.89	158.45	182.23	200.56	54
55	95.08	118.70	135.53	147.60	165.85	190.86	209.93	55
56	99.23	123.97	141.57	154.18	173.09	199.31	219.10	56
57	103.29	129.15	147.50	160.60	180.15	207.57	228.05	57
58	106.55	133.32	152.27	165.75	185.76	214.16	235.13	58
59	109.91	137.63	157.18	171.03	191.49	220.93	242.39	59
60	113.53	142.28	162.49	176.73	197.68	228.25	250.23	60
61	117.62	147.49	168.44	183.13	204.63	236.44	259.02	61
62	122.32	153.49	175.28	190.52	212.65	245.90	269.17	62
63	128.77	161.66	184.60	200.59	223.64	258.82	283.08	63
64	135.96	170.76	195.01	211.85	235.93	273.28	298.66	64
65	143.83	180.76	206.43	224.24	249.47	289.17	315.79	65
66	152.36	191.57	218.78	237.65	264.15	306.39	334.36	66
67	161.48	203.13	232.00	252.01	279.88	324.84	354.28	67
68	169.96	213.89	244.31	265.45	294.66	342.10	372.99	68
69	179.20	225.65	257.77	280.14	310.83	361.00	393.44	69
70	189.47	238.72	272.74	296.47	328.78	381.99	416.18	70
71	201.00	253.40	289.57	314.81	348.93	405.56	441.69	71
72	214.02	270.01	308.61	335.56	371.70	432.22	470.51	72
73	230.89	291.58	333.38	362.52	401.43	466.90	508.15	73
74	249.20	315.02	360.28	391.77	433.59	504.50	548.84	74
75	268.70	339.96	388.89	422.82	467.59	544.36	591.89	75
76	289.06	366.03	418.79	455.21	502.85	585.89	636.51	76
77	310.02	392.87	449.53	488.44	538.78	628.41	681.99	77
78	330.22	418.74	479.06	520.23	572.59	668.91	724.79	78
79	350.72	444.98	508.97	552.36	606.44	709.76	767.65	79
80	371.49	471.59	539.25	584.80	640.34	750.88	810.56	80
81	392.52	498.52	569.87	617.52	674.21	792.28	853.43	81
82	413.79	525.78	600.79	650.50	708.05	833.92	896.28	82
83	435.21	553.22	631.91	683.59	741.70	875.59	938.86	83
84	456.85	580.97	663.30	716.91	775.28	917.44	981.36	84
85	478.70	609.01	695.00	750.46	808.79	959.50	1,023.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.48	21.31	24.81	27.37	33.19	36.17	42.02	18-34
35-39	21.26	27.42	31.86	35.06	42.05	46.18	53.22	35-39
40-44	27.64	35.58	41.23	45.27	53.68	59.43	67.95	40-44
45-49	36.36	46.68	53.97	59.14	69.35	77.39	87.78	45-49
50	43.09	55.26	63.83	69.85	81.48	91.27	103.14	50
51	45.47	58.30	67.29	73.62	85.73	96.15	108.51	51
52	47.88	61.36	70.80	77.44	89.97	101.07	113.88	52
53	50.27	64.40	74.27	81.19	94.07	105.88	119.07	53
54	52.68	67.44	77.74	84.93	98.12	110.68	124.21	54
55	55.07	70.46	81.17	88.64	102.14	115.42	129.28	55
56	57.45	73.46	84.59	92.31	106.06	120.11	134.25	56
57	59.79	76.42	87.94	95.94	109.89	124.72	139.10	57
58	61.69	78.80	90.62	98.82	112.90	128.38	142.91	58
59	63.64	81.23	93.39	101.77	115.98	132.11	146.80	59
60	65.72	83.85	96.34	104.93	119.28	136.11	150.98	60
61	68.03	86.76	99.63	108.47	122.95	140.61	155.63	61
62	70.68	90.08	103.39	112.50	127.20	145.72	161.01	62
63	74.18	94.50	108.40	117.89	132.95	152.59	168.29	63
64	78.06	99.40	113.98	123.90	139.39	160.27	176.44	64
65	82.32	104.80	120.10	130.51	146.49	168.71	185.43	65
66	86.94	110.64	126.76	137.67	154.24	177.88	195.23	66
67	91.90	116.92	133.91	145.40	162.58	187.76	205.79	67
68	95.73	121.75	139.39	151.30	168.91	195.29	213.81	68
69	100.21	127.44	145.85	158.27	176.44	204.21	223.34	69
70	105.70	134.40	153.79	166.87	185.78	215.23	235.16	70
71	112.52	143.09	163.74	177.63	197.55	229.04	250.06	71
72	121.03	153.95	176.17	191.12	212.38	246.38	268.83	72
73	134.31	170.95	195.72	212.36	236.07	273.79	298.83	73
74	149.28	190.13	217.76	236.33	262.76	304.70	332.60	74
75	165.56	211.02	241.77	262.43	291.74	338.35	369.29	75
76	182.83	233.19	267.26	290.14	322.35	374.02	408.04	76
77	200.73	256.18	293.69	318.84	353.90	410.90	447.98	77
78	217.57	277.83	318.56	345.80	383.03	445.40	484.85	78
79	234.68	299.86	343.84	373.19	412.41	480.38	522.04	79
80	252.08	322.24	369.53	401.01	442.01	515.82	559.51	80
81	269.71	344.97	395.60	429.22	471.81	551.70	597.22	81
82	287.59	368.04	422.06	457.82	501.78	588.00	635.17	82
83	305.69	391.38	448.83	486.73	531.85	624.61	673.23	83
84	324.00	415.04	475.95	516.01	562.07	661.63	711.49	84
85	342.56	439.03	503.44	545.67	592.48	699.05	749.97	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.74	11.31	12.58	14.25	15.59	18.29	19.73	18-34
35-39	11.52	13.49	15.03	16.92	18.46	21.71	23.37	35-39
40-44	14.69	17.33	19.35	21.65	23.58	27.76	29.85	40-44
45-49	20.20	24.03	26.87	29.88	32.48	38.29	41.11	45-49
50	29.22	34.83	38.96	43.17	46.80	55.28	59.24	50
51	32.48	38.76	43.37	48.00	52.01	61.46	65.84	51
52	35.68	42.64	47.72	52.76	57.15	67.55	72.34	52
53	38.01	45.54	51.00	56.29	60.97	72.07	77.18	53
54	40.21	48.32	54.15	59.67	64.64	76.40	81.82	54
55	42.36	51.04	57.24	62.98	68.22	80.63	86.36	55
56	44.50	53.77	60.35	66.29	71.81	84.87	90.90	56
57	46.71	56.58	63.55	69.71	75.50	89.25	95.57	57
58	48.89	59.35	66.68	73.07	79.12	93.54	100.15	58
59	51.28	62.37	70.11	76.76	83.06	98.25	105.14	59
60	53.98	65.77	73.95	80.89	87.48	103.52	110.74	60
61	57.07	69.66	78.34	85.62	92.53	109.55	117.13	61
62	60.65	74.16	83.41	91.08	98.36	116.52	124.51	62
63	65.14	79.77	89.73	97.92	105.65	125.23	133.73	63
64	70.23	86.11	96.87	105.65	113.88	135.08	144.15	64
65	75.92	93.20	104.85	114.26	123.06	146.06	155.77	65
66	82.23	101.05	113.70	123.77	133.20	158.19	168.61	66
67	89.15	109.67	123.42	134.19	144.33	171.48	182.70	67
68	96.20	118.42	133.31	144.63	155.52	184.81	196.86	68
69	104.02	128.14	144.31	156.23	167.95	199.61	212.59	69
70	112.76	139.02	156.60	169.22	181.87	216.20	230.22	70
71	122.55	151.22	170.41	183.85	197.55	234.87	250.06	71
72	133.54	164.93	185.93	200.35	215.23	255.94	272.44	72
73	146.95	181.71	204.93	220.76	237.19	282.02	300.24	73
74	161.57	200.02	225.65	243.06	261.15	310.51	330.57	74
75	177.25	219.69	247.91	267.04	286.85	341.13	363.10	75
76	193.88	240.54	271.51	292.48	314.03	373.58	397.51	76
77	211.31	262.42	296.26	319.15	342.44	407.57	433.47	77
78	228.35	283.82	320.47	345.19	369.93	440.68	468.27	78
79	246.20	306.25	345.83	372.46	398.61	475.32	504.57	79
80	264.98	329.85	372.52	401.14	428.69	511.73	542.64	80
81	284.82	354.80	400.73	431.45	460.37	550.17	582.75	81
82	305.87	381.26	430.64	463.58	493.88	590.90	625.17	82
83	329.06	410.41	463.59	498.98	530.76	635.76	671.85	83
84	353.51	441.15	498.33	536.29	569.57	683.01	720.97	84
85	379.14	473.37	534.75	575.40	610.16	732.53	772.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.65	6.03	7.02	7.76	9.33	10.23	11.81	18-34
35-39	5.99	7.72	8.96	9.86	11.71	12.95	14.82	35-39
40-44	8.34	10.70	12.37	13.56	15.88	17.74	20.10	40-44
45-49	12.24	15.65	18.01	19.67	22.72	25.63	28.76	45-49
50	15.56	19.85	22.80	24.87	28.56	32.35	36.15	50
51	16.80	21.41	24.58	26.79	30.69	34.83	38.85	51
52	18.09	23.04	26.44	28.79	32.90	37.40	41.64	52
53	19.43	24.72	28.33	30.83	35.10	40.01	44.43	53
54	20.82	26.45	30.29	32.93	37.36	42.69	47.29	54
55	22.26	28.24	32.30	35.09	39.66	45.45	50.20	55
56	23.74	30.08	34.37	37.31	42.00	48.27	53.16	56
57	25.25	31.97	36.49	39.57	44.38	51.14	56.18	57
58	26.59	33.62	38.35	41.55	46.44	53.65	58.78	58
59	28.01	35.38	40.33	43.65	48.62	56.31	61.54	59
60	29.58	37.33	42.50	45.96	51.02	59.23	64.58	60
61	31.34	39.51	44.95	48.57	53.72	62.53	68.00	61
62	33.36	42.01	47.75	51.55	56.82	66.31	71.93	62
63	35.89	45.15	51.27	55.30	60.76	71.07	76.91	63
64	38.72	48.66	55.22	59.51	65.18	76.42	82.51	64
65	41.85	52.56	59.59	64.18	70.10	82.35	88.74	65
66	45.29	56.84	64.39	69.30	75.52	88.87	95.59	66
67	49.03	61.49	69.62	74.89	81.42	95.97	103.06	67
68	52.02	65.20	73.77	79.32	86.08	101.60	108.96	68
69	55.58	69.63	78.74	84.62	91.67	108.34	116.04	69
70	59.98	75.10	84.89	91.19	98.65	116.71	124.87	70
71	65.46	81.95	92.60	99.45	107.45	127.24	136.01	71
72	72.31	90.51	102.26	109.79	118.51	140.43	150.01	72
73	82.83	103.70	117.17	125.81	135.80	160.92	171.90	73
74	94.71	118.63	134.05	143.94	155.35	184.11	196.65	74
75	107.72	134.96	152.53	163.79	176.72	209.48	223.70	75
76	121.58	152.40	172.26	184.98	199.48	236.54	252.50	76
77	136.06	170.62	192.88	207.12	223.15	264.79	282.47	77
78	149.52	187.59	212.07	227.70	244.95	290.98	310.06	78
79	163.44	205.15	231.94	249.00	267.38	318.05	338.46	79
80	177.90	223.41	252.60	271.14	290.63	346.16	367.88	80
81	193.00	242.49	274.20	294.28	314.82	375.51	398.50	81
82	208.84	262.52	296.86	318.56	340.12	406.28	430.53	82
83	226.08	284.32	321.52	344.97	367.60	439.74	465.32	83
84	244.09	307.11	347.32	372.60	396.28	474.72	501.62	84
85	262.84	330.85	374.19	401.36	426.05	511.10	539.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.26	13.07	14.53	16.46	18.00	21.13	22.79	18-34
35-39	13.31	15.58	17.36	19.54	21.33	25.07	27.00	35-39
40-44	16.97	20.02	22.35	25.01	27.24	32.07	34.48	40-44
45-49	23.34	27.76	31.04	34.52	37.52	44.24	47.49	45-49
50	33.82	40.32	45.10	49.97	54.17	63.99	68.57	50
51	37.57	44.84	50.17	55.53	60.17	71.10	76.16	51
52	41.22	49.26	55.13	60.95	66.01	78.03	83.56	52
53	43.76	52.43	58.72	64.81	70.20	82.97	88.86	53
54	46.12	55.41	62.10	68.44	74.13	87.62	93.84	54
55	48.38	58.29	65.37	71.92	77.92	92.08	98.63	55
56	50.60	61.13	68.61	75.37	81.65	96.50	103.35	56
57	52.85	64.03	71.91	78.88	85.44	100.99	108.15	57
58	55.09	66.87	75.14	82.34	89.15	105.41	112.85	58
59	57.53	69.98	78.65	86.11	93.19	110.22	117.96	59
60	60.29	73.47	82.61	90.36	97.72	115.64	123.70	60
61	63.48	77.48	87.14	95.24	102.92	121.86	130.28	61
62	67.18	82.14	92.40	100.89	108.96	129.06	137.92	62
63	71.92	88.07	99.07	108.11	116.64	138.27	147.65	63
64	77.29	94.77	106.61	116.27	125.33	148.67	158.65	64
65	83.30	102.25	115.04	125.36	135.02	160.25	170.91	65
66	89.94	110.53	124.36	135.38	145.70	173.03	184.43	66
67	97.21	119.59	134.58	146.32	157.38	186.98	199.22	67
68	104.57	128.73	144.91	157.22	169.05	200.89	213.99	68
69	112.71	138.85	156.36	169.28	181.98	216.29	230.35	69
70	121.77	150.12	169.12	182.75	196.41	233.48	248.62	70
71	131.89	162.74	183.40	197.87	212.61	252.79	269.13	71
72	143.22	176.88	199.40	214.87	230.83	274.49	292.19	72
73	157.07	194.23	219.04	235.96	253.53	301.44	320.92	73
74	172.12	213.09	240.39	258.94	278.20	330.79	352.15	74
75	188.21	233.27	263.23	283.54	304.57	362.20	385.53	75
76	205.18	254.57	287.33	309.52	332.33	395.34	420.67	76
77	222.88	276.80	312.49	336.64	361.20	429.90	457.21	77
78	239.79	298.04	336.52	362.48	388.47	462.76	491.73	78
79	257.46	320.25	361.64	389.49	416.85	497.06	527.66	79
80	276.09	343.68	388.13	417.96	446.67	533.19	565.40	80
81	295.87	368.56	416.26	448.18	478.23	571.51	605.35	81
82	316.99	395.12	446.30	480.44	511.84	612.39	647.90	82
83	340.84	425.10	480.19	516.84	549.76	658.51	695.90	83
84	366.12	456.88	516.10	555.41	589.87	707.36	746.67	84
85	392.71	490.31	553.89	595.99	632.00	758.74	800.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.37	6.97	8.11	8.96	10.78	11.81	13.65	18-34
35-39	6.92	8.92	10.35	11.39	13.52	14.96	17.12	35-39
40-44	9.63	12.36	14.29	15.67	18.34	20.50	23.22	40-44
45-49	14.14	18.07	20.80	22.72	26.25	29.61	33.23	45-49
50	18.01	22.98	26.40	28.79	33.05	37.45	41.84	50
51	19.44	24.77	28.44	30.99	35.51	40.29	44.95	51
52	20.90	26.62	30.54	33.26	38.01	43.21	48.11	52
53	22.37	28.46	32.61	35.49	40.41	46.06	51.15	53
54	23.88	30.33	34.73	37.76	42.83	48.96	54.22	54
55	25.41	32.25	36.88	40.07	45.28	51.90	57.32	55
56	26.98	34.19	39.07	42.41	47.74	54.87	60.43	56
57	28.58	36.18	41.30	44.78	50.23	57.88	63.58	57
58	29.96	37.88	43.21	46.82	52.33	60.45	66.24	58
59	31.43	39.70	45.24	48.97	54.55	63.17	69.05	59
60	33.04	41.70	47.48	51.34	56.99	66.17	72.14	60
61	34.86	43.95	50.00	54.02	59.76	69.55	75.64	61
62	36.95	46.53	52.89	57.10	62.95	73.45	79.68	62
63	39.62	49.85	56.60	61.05	67.09	78.46	84.92	63
64	42.61	53.56	60.77	65.49	71.74	84.10	90.81	64
65	45.92	57.67	65.38	70.41	76.91	90.35	97.36	65
66	49.53	62.17	70.43	75.80	82.59	97.20	104.55	66
67	53.46	67.05	75.91	81.66	88.78	104.65	112.38	67
68	56.57	70.91	80.23	86.26	93.61	110.49	118.49	68
69	60.26	75.49	85.37	91.74	99.39	117.46	125.81	69
70	64.81	81.15	91.72	98.54	106.59	126.11	134.93	70
71	70.48	88.22	99.69	107.07	115.68	136.99	146.43	71
72	77.55	97.07	109.67	117.76	127.10	150.62	160.89	72
73	88.51	110.82	125.21	134.44	145.12	171.96	183.69	73
74	100.87	126.33	142.75	153.29	165.44	196.06	209.42	74
75	114.34	143.26	161.91	173.86	187.59	222.36	237.45	75
76	128.65	161.26	182.27	195.73	211.06	250.29	267.17	76
77	143.52	179.97	203.44	218.46	235.38	279.29	297.95	77
78	157.00	196.97	222.68	239.09	257.20	305.54	325.57	78
79	170.90	214.51	242.52	260.36	279.60	332.57	353.92	79
80	185.34	232.76	263.17	282.49	302.79	360.65	383.28	80
81	200.48	251.88	284.82	305.68	327.01	390.06	413.94	81
82	216.44	272.07	307.65	330.14	352.48	421.05	446.18	82
83	234.18	294.50	333.05	357.34	380.77	455.50	481.99	83
84	252.81	318.08	359.72	385.90	410.42	491.66	519.52	84
85	272.26	342.70	387.59	415.74	441.32	529.41	558.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Nursing Home
Base Policy Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.77	14.82	16.49	18.67	20.42	23.97	25.85	18-34
35-39	15.10	17.67	19.69	22.17	24.20	28.44	30.63	35-39
40-44	19.25	22.71	25.36	28.37	30.90	36.37	39.11	40-44
45-49	26.47	31.49	35.21	39.15	42.56	50.17	53.87	45-49
50	38.42	45.81	51.24	56.77	61.55	72.70	77.91	50
51	42.67	50.92	56.97	63.05	68.32	80.73	86.48	51
52	46.76	55.88	62.53	69.14	74.88	88.52	94.79	52
53	49.52	59.33	66.44	73.34	79.44	93.90	100.56	53
54	52.05	62.53	70.08	77.23	83.65	98.88	105.89	54
55	54.42	65.56	73.53	80.90	87.64	103.58	110.94	55
56	56.72	68.53	76.91	84.49	91.53	108.17	115.86	56
57	59.04	71.52	80.32	88.11	95.43	112.80	120.80	57
58	61.32	74.44	83.64	91.65	99.23	117.32	125.61	58
59	63.81	77.62	87.24	95.51	103.36	122.25	130.83	59
60	66.63	81.19	91.29	99.86	107.99	127.79	136.70	60
61	69.89	85.32	95.95	104.86	113.33	134.17	143.46	61
62	73.71	90.13	101.38	110.70	119.54	141.61	151.32	62
63	78.69	96.35	108.39	118.28	127.62	151.27	161.54	63
64	84.33	103.40	116.32	126.86	136.74	162.20	173.09	64
65	90.63	111.26	125.17	136.40	146.91	174.37	185.96	65
66	97.59	119.93	134.95	146.90	158.10	187.75	200.13	66
67	105.20	129.41	145.64	158.35	170.32	202.35	215.59	67
68	112.86	138.94	156.40	169.69	182.46	216.82	230.96	68
69	121.31	149.44	168.29	182.20	195.86	232.80	247.93	69
70	130.68	161.12	181.50	196.14	210.80	250.59	266.83	70
71	141.13	174.14	196.25	211.73	227.50	270.49	287.98	71
72	152.79	188.70	212.73	229.23	246.26	292.83	311.72	72
73	167.06	206.58	232.97	250.97	269.64	320.61	341.32	73
74	182.52	225.97	254.91	274.58	295.00	350.77	373.42	74
75	198.99	246.63	278.31	299.78	322.01	382.95	407.61	75
76	216.30	268.36	302.91	326.30	350.34	416.77	443.47	76
77	234.28	290.94	328.46	353.85	379.66	451.88	480.58	77
78	251.07	312.06	352.35	379.53	406.74	484.52	514.86	78
79	268.60	334.11	377.29	406.34	434.90	518.57	550.50	79
80	287.12	357.41	403.64	434.66	464.52	554.49	588.00	80
81	306.88	382.27	431.75	464.85	496.03	592.77	627.88	81
82	328.11	408.99	461.96	497.30	529.81	633.88	670.64	82
83	352.63	439.81	496.80	534.72	568.78	681.29	719.97	83
84	378.73	472.62	533.89	574.56	610.20	731.75	772.40	84
85	406.29	507.27	573.04	616.60	653.85	784.98	827.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.10	7.90	9.21	10.17	12.23	13.40	15.48	18-34
35-39	7.85	10.12	11.74	12.92	15.34	16.97	19.42	35-39
40-44	10.92	14.03	16.21	17.77	20.81	23.24	26.34	40-44
45-49	16.04	20.50	23.60	25.78	29.78	33.59	37.69	45-49
50	20.47	26.11	29.99	32.70	37.56	42.54	47.54	50
51	22.07	28.13	32.29	35.20	40.32	45.76	51.04	51
52	23.71	30.20	34.64	37.73	43.11	49.01	54.57	52
53	25.31	32.20	36.90	40.16	45.73	52.12	57.88	53
54	26.94	34.22	39.18	42.60	48.33	55.23	61.18	54
55	28.58	36.27	41.48	45.06	50.92	58.36	64.46	55
56	30.24	38.33	43.80	47.53	53.51	61.49	67.74	56
57	31.92	40.41	46.13	50.02	56.10	64.65	71.01	57
58	33.35	42.17	48.10	52.11	58.25	67.29	73.73	58
59	34.86	44.03	50.18	54.32	60.50	70.07	76.58	59
60	36.52	46.08	52.47	56.74	62.98	73.12	79.72	60
61	38.39	48.39	55.06	59.48	65.80	76.59	83.29	61
62	40.54	51.06	58.04	62.65	69.06	80.59	87.42	62
63	43.35	54.53	61.93	66.80	73.39	85.85	92.90	63
64	46.49	58.43	66.30	71.46	78.27	91.76	99.08	64
65	49.96	62.74	71.13	76.61	83.68	98.30	105.93	65
66	53.75	67.46	76.42	82.26	89.63	105.48	113.45	66
67	57.85	72.56	82.15	88.37	96.07	113.25	121.61	67
68	61.08	76.56	86.62	93.13	101.06	119.29	127.93	68
69	64.90	81.29	91.93	98.80	107.03	126.50	135.48	69
70	69.59	87.13	98.49	105.81	114.46	135.42	144.88	70
71	75.44	94.43	106.71	114.60	123.82	146.62	156.73	71
72	82.73	103.56	117.00	125.62	135.60	160.68	171.64	72
73	94.12	117.84	133.14	142.96	154.30	182.86	195.32	73
74	106.93	133.92	151.33	162.50	175.38	207.84	222.00	74
75	120.86	151.43	171.14	183.77	198.27	235.03	250.98	75
76	135.60	169.97	192.12	206.30	222.46	263.81	281.60	76
77	150.85	189.17	213.84	229.63	247.41	293.57	313.18	77
78	164.38	206.23	233.14	250.32	269.29	319.89	340.87	78
79	178.28	223.78	253.00	271.61	291.68	346.94	369.22	79
80	192.74	242.04	273.67	293.76	314.88	375.05	398.58	80
81	207.93	261.25	295.40	317.04	339.17	404.56	429.33	81
82	224.03	281.61	318.45	341.73	364.85	435.83	461.84	82
83	242.28	304.70	344.58	369.71	393.96	471.27	498.68	83
84	261.53	329.05	372.14	399.22	424.59	508.63	537.45	84
85	281.69	354.57	401.01	430.13	456.59	547.74	577.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
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NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
Virginia
Originally Approved Rates

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%