Filing at a Glance

Company:	New York Life Insurance Company
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form/Rate
Date Submitted:	10/23/2019
SERFF Tr Num:	NWLT-132081260
SERFF Status:	Closed-Approved
State Tr Num:	NWLT-132081260
State Status:	Approved
Co Tr Num:	4.0
Effective Date Requested:	01/01/2021
Author(s):	Jeanette Slabaugh, Amy Irby, Sheryl Babcock, Julie Sandobal, Tanisha Duwearatchi, John Hebig, Joe Neary
Reviewer(s):	Greg Smith (primary)
Disposition Date:	02/22/2022
Disposition Status:	Approved
Effective Date:	

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

General Information

Project Name: 2019 Rate Increase Filing
Project Number: 145NYL01-30.02
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 27%

Deemer Date: 03/15/2022
Submitted By: Jeanette Slabaugh

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted in New York on October 14, 2019.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 02/22/2022
State Status Changed: 02/22/2022
Created By: Brett Jones
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

ILTC-4300, et al. and INH-4300, et al. represent individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia from July 1998 through April 2004 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 27.0% on these policy forms. The premium rate increase currently being requested is necessary due to higher than expected policy persistency and higher projected claims.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2015 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

As noted in the actuarial memorandum, although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.

Making rates non-cancellable is extremely valuable to the policyholder. It would help eliminate policyholders' concerns about receiving another rate increase in the future as policyholders would benefit from a guaranteed rate for the life of their contract. Guaranteed rates would help them make a more informed decision about their options once the premium increase is implemented.

In addition to guaranteeing premiums for all policyholders who receive a premium increase, policies subject to the attained age carve-out referenced above will also be non-cancellable for those policy forms where the full amount of the premium increase is approved. Policies will also be non-cancellable if the policyholder is on claim, or if the policyholder changes benefits.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

As noted in the actuarial memorandum, one prior increase has been approved and implemented on these forms. On March

12, 2013, we filed for an average premium increase of 25.0%. On March 24, 2015, a 40.0% rate increase was approved and implemented on each contract's next billing anniversary beginning October 5, 2015 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will also offer a contingent nonforfeiture benefit to policyholders who receive a rate increase and do not have the optional nonforfeiture benefit.

If the requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse based on the requested cumulative approved increase level. Enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

New York Life plans to file a "Non-Cancellable - Endorsement" for approval in the near future. This endorsement would be attached to all policies issued on these forms in the state upon implementation of the full rate increase.

Enclosed with this submission is a policyholder notification letter being submitted for approval.

Company and Contact

Filing Contact Information

Jeanette Slabaugh, Corporate Vice President
11501 Burnet Rd., Bldg. 906
Suite 600
Austin, TX 78758

jslabaugh@newyorklifeltc.com

512-344-5823 [Phone]
770-406-4614 [FAX]

Filing Company Information

New York Life Insurance Company
11501 Burnet Rd.
Building 906, Suite 600
Austin, TX 78758
(800) 723-5555 ext. [Phone]

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

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

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Greg Smith	02/22/2022	02/22/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Greg Smith	01/14/2022	01/14/2022
Info has been requested from company	Greg Smith	12/06/2021	12/06/2021
Info has been requested from company	Greg Smith	10/26/2021	10/26/2021
Info has been requested from company	Greg Smith	08/04/2021	08/04/2021
Disapproved	Elsie Andy	02/16/2021	02/16/2021
Info has been requested from company	Greg Smith	11/11/2020	11/11/2020
Info has been requested from company	Greg Smith	08/10/2020	08/10/2020
Info has been requested from company	Greg Smith	05/27/2020	05/27/2020
Info has been requested from company	Greg Smith	03/29/2020	03/29/2020
Info has been requested from company	Greg Smith	12/29/2019	12/29/2019

Response Letters

Responded By	Created On	Date Submitted
Amy Irby	02/17/2022	02/17/2022
Amy Irby	12/14/2021	12/14/2021
Amy Irby	11/03/2021	11/03/2021
Amy Irby	09/02/2021	09/02/2021
Amy Irby	02/26/2021	02/26/2021
Jeanette Slabaugh	11/13/2020	11/13/2020
Jeanette Slabaugh	08/13/2020	08/13/2020
Jeanette Slabaugh	06/12/2020	06/12/2020
Jeanette Slabaugh	04/28/2020	04/28/2020
Jeanette Slabaugh	01/16/2020	01/16/2020

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	VA Policyholder Documents Supporting Documentation	Amy Irby	07/12/2021	07/12/2021
Supporting Document	VA Policyholder Documents Supporting Documentation	Amy Irby	04/12/2021	04/12/2021
Form	Policyholder Notification Letter	Jeanette Slabaugh	03/06/2020	03/06/2020
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	01/16/2020	01/16/2020
Form	Policyholder Notification Letter	Jeanette Slabaugh	11/11/2019	11/11/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Greg Smith	09/15/2021	
Actuary Opinion	Reviewer Note	Greg Smith	10/22/2020	

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Disposition

Disposition Date: 02/22/2022
Effective Date:
Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	338.300%	27.000%	$981,626	1,879	$3,632,899	80.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	L&H Readability - Health		No
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Claims and Administration Processing Plan	Received & Acknowledged	Yes
Supporting Document (revised)	Supplement to the Actuarial Memorandum - 8/13/2020	Received & Acknowledged	Yes
Supporting Document	Original Pricing Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	VA 5.0 Response - 1/16/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Response Attachments 1/16/2020	Received & Acknowledged	Yes
Supporting Document (revised)	VA Policyholder Documents Supporting Documentation	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Response - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Assumption Comparisons - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 current Lapse Rate Assumptions - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 A_E by Duration - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Exhibits with discounting factors - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 PPV Analysis - 4/28/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Impact of Assumptions 2014_2018 - 4/28/2020	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VA 4.0 Response - 6/12/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 PPV Analysis Nationwide - 6/12/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Response - 8/13/2020	Received & Acknowledged	Yes
Supporting Document	VA 4.0 Response - 11/12/2020	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Supplement to the Actuarial Memorandum - 4/28/2020	Withdrawn	No
Supporting Document	Supplement to the Actuarial Memorandum - 4/28/2020	Withdrawn	No
Supporting Document	Supplement to the Actuarial Memorandum	Withdrawn	No
Supporting Document	VA Policyholder Documents Supporting Documentation	Withdrawn	No
Supporting Document	VA Policyholder Documents Supporting Documentation	Withdrawn	No
Supporting Document	VA Policyholder Documents Supporting Documentation	Withdrawn	No
Supporting Document	VA Policyholder Documents Supporting Documentation	Withdrawn	No
Form (revised)	Withdrawn		Yes
Form	Policyholder Notification Letter	Withdrawn	No
Form	Policyholder Notification Letter	Review Pending	No
Form	Policyholder Notification Letter	Withdrawn	No
Form	Policyholder Notification Letter	Withdrawn	No
Rate	Rate Tables	Approved	Yes
Rate	Rate Tables	Approved	Yes

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/14/2022
Submitted Date	01/14/2022
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

Objection 1

Comments: The Bureau's review of this filing is complete, but is pending approval of necessary forms in a separate related filing NWLT-132081271. Once related forms are approved, we will continue processing this filing. No action is requested on this filing at this time.

Conclusion:

Sincerely,
Greg Smith

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/06/2021
Submitted Date	12/06/2021
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

No response necessary at this time.

Objection 1

Comments: Final review of this filing is awaiting approval of forms in its companion filing: NWLT-132081271. No action or response on this filing is requested at this time.

Conclusion:

No response necessary at this time.

Sincerely,

Greg Smith

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/26/2021
Submitted Date	10/26/2021
Respond By Date	11/25/2021

Dear Jeanette Slabaugh,

Introduction:

Final review of this filing is awaiting approval of forms in its companion filing: NWLT-132081271. No action on this filing is requested at this time.

Conclusion:

Thank you for your courtesy and consideration in this matter.

Sincerely,
Greg Smith

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/04/2021
Submitted Date	08/04/2021
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

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

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Objection 1

Comments: As discussed, further actions on this filing are temporarily paused during our active review of the companion policyholder letter in filing NWLT-132081271. Once complete, we will promptly complete the final steps in approving both filings.

It is not necessary to respond to this notification. Thank you.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Greg Smith

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/18/2021
Submitted Date	02/16/2021
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

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

The form included within the submission was found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

Comments: The form attached to the filing, PRI-SB, is a duplicate of the one submitted under SERFF Tracking No: NWLT-132081271. The form may only be considered for approval under one filing. In this light, the form should be withdrawn and attached as supporting documentation. Please advise the course of action the company wishes to take.

Conclusion:

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

A response to this objection is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

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

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

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie Andy
Manager, Forms and Rates
Life and Health Division
(804) 371-9072

Sincerely,
Elsie Andy

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/11/2020
Submitted Date	11/11/2020
Respond By Date	12/10/2020

Dear Jeanette Slabaugh,

Introduction:

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

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

Comments: Please confirm if the non-cancellation endorsement is to be issues to all Virginia policyholders regardless of requested premium change. There is a potential concern that those not receiving an adjustment at this time could forfeit the protection given to others.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify requested rate action on insureds per Section 2 of the Actuarial Memo:

1. Those with attained age 69. This age appears to warrant an 80% adjustment as well as a 45% adjustment.

2. There is confusion as to how those with issue age below 61 can be treated one way, yet those with issue above 60 treated another. Does this not create an overlap?

Objection 3

Comments: Please explain rationale for adjustment of rates based largely on issue age rather than current age for consistency and to address potential selective treatment concerns.

Conclusion:

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

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

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

Should you need clarification, please contact me.

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/10/2020
Submitted Date	08/10/2020
Respond By Date	09/11/2020

Dear Jeanette Slabaugh,

Introduction:

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

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

Comments: Regarding the exhibit on page two of the file VA_Attachment 2_Revised_4.0_20200612 and the PPV exhibit on page two of the file VA_PPV Analysis Nationwide_4.0_20200612:

a. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between VA_Attachment 2_Revised_4.0_20200612 and Attachment 2-a.

b. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between the exhibit on page 2 of VA_PPV Analysis Nationwide_4.0_20200612 and Attachment 2-b.

c. We would expect the future claims and premiums to tie between the exhibits in part a and part b of this question. Please restate the exhibits to ensure that they do, if necessary.

Conclusion:

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

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

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

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Sincerely,
Greg Smith

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/27/2020
Submitted Date	05/27/2020
Respond By Date	06/26/2020

Dear Jeanette Slabaugh,

Introduction:

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

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

Comments: Please provide an exhibit similar to the exhibit shown on page 3 of the file titled VA_Updated Attachment 2_4.0_20200428.pdf but with all premium (historical and projected) restated to the current rate levels in Virginia since inception.

Objection 2

Comments: Regarding the response to question 10, because the requested rate increase is being developed using nationwide experience, please provide the Prospective Present Value calculations using nationwide experience. Also, please ensure that all elements of the PPV calculation are supported with experience projections, where appropriate.

Conclusion:

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

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

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

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/29/2020
Submitted Date	03/29/2020
Respond By Date	04/28/2020

Dear Jeanette Slabaugh,

Introduction:

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

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

Comments: Please confirm the original lifetime loss ratio of 60.1% shown in Attachment 2-a has been adjusted to reflect the actual mix of business sold. If it has not, please state the original lifetime loss ratio adjusted to reflect the actual mix of business sold.

Objection 2

Comments: Regarding the Morbidity Assumptions:

a. Please provide the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.

b. Please provide actual-to-expected incurred claim comparisons by duration and attained age between the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.

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

Objection 3

Comments: Regarding the Mortality Assumptions:

a. Please provide the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request. Please include a summary of the selection factors applied to the base mortality table.

b. Please provide actual-to-expected comparisons by duration and attained age between the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request.

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

Objection 4

Comments: Regarding the Voluntary Lapse Assumptions:

a. Please provide actual-to-expected comparisons by duration between the original lapse assumptions, the lapse assumptions used to develop the prior rate increase request, and the lapse assumptions used to develop the current rate increase request.

b. Please provide analysis supporting the assumption that 0.8% of policyholders will lapse, premium and claims will be reduced by an additional 1.2% due to benefit reductions, and morbidity will increase 0.4% as a result of the proposed rate increase. In the experience projections, are these assumptions applied to all current policyholders or only those who will receive increased premiums should this rate increase request be approved (attained age under 74 as of January 1, 2020)?

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

increase request.

Objection 5

Comments: Please confirm if margin was included in claim reserve estimates. If margin was included, please indicate what margin was used.

Objection 6

Comments: Please provide the nationwide policy reserves for the forms included in the filing, as of December 31, 2018, calculated at the maximum statutory valuation interest rate at the time the policies were issued.

Objection 7

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

Objection 8

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

Objection 9

Comments: Regarding Attachments 2-a and 2-b:
a. Please confirm that waiver of premium is treated as a reduction in premium and not a claim expense. If it is treated as a claim expense, please revise the exhibits.
b. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to the requested premium increase. Please treat waiver of premium benefits as a reduction to premium and not as a claim expense.
c. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to original premium levels. Please treat waiver of premium benefits as a reduction in premium and not as a claim expense.

Objection 10

Comments: Please state what the maximum justifiable rate increase would be under the prospective present value approach. Please provide the necessary experience projections, similar to Attachment 2-a so that we may be able to replicate the calculation by policy form. Please treat waiver of premium benefits as a reduction to premium instead of a claims expense. Additionally, please discount and accumulate cash flows using the maximum statutory valuation interest rate at the time the policies were issued.

Objection 11

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

Objection 12

Comments: Please update all experience projections to include the factors used to discount and accumulate cash flows each year.

Objection 13

Comments: Please state the approximate percentage rate increase that is attributable to changes in the morbidity, mortality, voluntary lapse, interest rate, and other assumptions.

Objection 14

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

Conclusion:

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

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

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

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

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/29/2019
Submitted Date	12/29/2019
Respond By Date	01/28/2020

Dear Jeanette Slabaugh,

Introduction:

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

Please note, any revisions, modifications or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Thank you,

Greg Smith
Principal Examiner

Objection 1

Comments: After a cursory review, in general, we note that the Policyholder Notification Letter (letter) is not in compliance with Virginia requirements. In particular, please revise the letter for conformity with Chapters 75 and 100 of the Virginia Administrative Code.

Pursuant to 14 VAC 5-100-50 1, the letter should be identified by a unique form number.

Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should appear prominently on the form.

Please provide us with the certification of compliance required by 14 VAC 5-100-40 3.

Please provide us with the certification of readability required by 14 VAC 5-110-60.

The letter contains variable language. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Please revise the letter for compliance with 14 VAC 5-200-75.

Note: As filing terms near completion, a John Doe version of the letter will be requested

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: We note the statement that the company has reduced the increase on attained ages of 69-73 and forgoes increases for certain insureds age 74 and above. The Act Memo further states the company is absorbing this cost and other ages are not subsidizing.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Please demonstrate actuarily how this is being accomplished.

Objection 3

- Policyholder Notification Letter, (Form)

Comments: Policyholder Notification Letter Package

All forms and documents to be included in the policy holder mailing should be submitted for review. Ex: FAQ's, Change form (if previously approved), etc. should be located under the Supporting Documents tab.

Objection 4

- Policyholder Notification Letter, (Form)

Comments: After a cursory review, in general, we note that the Policyholder Notification Letter (letter) is not in compliance with Virginia requirements. In particular, please revise the letter for conformity with Chapters 75 and 100 of the Virginia Administrative Code.

Pursuant to 14 VAC 5-100-50 1, the letter should be identified by a unique form number.

Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should appear prominently on the form.

Please provide us with the certification of compliance required by 14 VAC 5-100-40 3.

Please provide us with the certification of readability required by 14 VAC 5-110-60.

The letter contains variable language. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Please revise the letter for compliance with 14 VAC 5-200-75.

Note: At a later date as review nears completion, a John Doe letter may be requested.

Conclusion:

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

Please note, any revisions, modifications or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Sincerely,
Greg Smith

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/17/2022
Submitted Date	02/17/2022

Dear Greg Smith,

Introduction:

Thank you for review of our filing. Please accept this as response to your 12/22/2021 Objection Letter received for SERFF Tracking No: NWLT-132081271.

Response 1

Comments:

Per objection received under SERFF Tracking No: NWLT-132081271 we have made updates to the policyholder documents and attached the revised documents under the Supporting Documentation tab.

Related Objection 1

Comments: The Bureau's review of this filing is complete, but is pending approval of necessary forms in a separate related filing NWLT-132081271. Once related forms are approved, we will continue processing this filing. No action is requested on this filing at this time.

Changed Items:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	Per objection received under SERFF Tracking No: NWLT-132081271 we have made updates to the policyholder documents, see attached.
Attachment(s):	PRI-RBO 1A (VA).pdf PRI-RBO 1B (VA).pdf PRI-SBVA.pdf Statement of Variability_PRI RBO & SB_Revised VA Obj 12-22-2021.pdf FAQ VA.pdf READABILITY CERTIFICATION.pdf
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SBVA, PRI-RBO 1A (VA) and PRI-RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI-SBVA.pdf* *PRI-RBO 1A (VA).pdf* *PRI-RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB .pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI RBO 1A (VA).pdf* *PRI RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf* *PRI-SB (VA).pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI-SB (VA).pdf* *PRI RBO 1A (VA).pdf* *PRI RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	
Attachment(s):	*Statement of Variability_PRI RBO & SB_Revised.pdf* *READABILITY CERTIFICATION.pdf*

	PRI RBO.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your help.

Sincerely,

Amy Irby

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/14/2021
Submitted Date	12/14/2021

Dear Greg Smith,

Introduction:

Thank you for your review of our filing. Please accept this as response to your 12/6/2021 Objection Letter.

Response 1

Comments:

We have submitted a response to 12/3/2021 Objection received on companion filing NWLT-132081271.

Related Objection 1

Comments: Final review of this filing is awaiting approval of forms in its companion filing: NWLT-132081271. No action or response on this filing is requested at this time.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your help.

Sincerely,

Amy Irby

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/03/2021
Submitted Date	11/03/2021

Dear Greg Smith,

Introduction:

Thank you for your review of our filing. Please accept this as response to your 10/26/2021 Objection Letter.

Response 1

Comments:

We have responded to 10/26/2021 Objection received for SERFF Filing NWLT-132081271.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your help.

Sincerely,

Amy Irby

State:	Virginia	**Filing Company:**	New York Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2019 Rate Increase Filing/145NYL01-30.02		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/02/2021
Submitted Date	09/02/2021

Dear Greg Smith,

Introduction:

Thank you for your review of our filing. Please accept this as response to your 8/4/2021 Objection Letter.

Response 1

Comments:

Due to objections received for SERFF Filing NWLT-132081271, we have added revised VA Policyholder Documents under the Supporting Documentation tab.

Related Objection 1

Comments: As discussed, further actions on this filing are temporarily paused during our active review of the companion policyholder letter in filing NWLT-132081271. Once complete, we will promptly complete the final steps in approving both filings.

It is not necessary to respond to this notification. Thank you.

Changed Items:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	PRI-SBVA, PRI-RBO 1A (VA) and PRI-RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.
Attachment(s):	READABILITY CERTIFICATION.pdf PRI-SBVA.pdf PRI-RBO 1A (VA).pdf PRI-RBO 1B (VA).pdf Statement of Variability_PRI RBO & SB .pdf
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI RBO 1A (VA).pdf* *PRI RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf* *PRI-SB (VA).pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI-SB (VA).pdf* *PRI RBO 1A (VA).pdf* *PRI RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	
Attachment(s):	*Statement of Variability_PRI RBO & SB_Revised.pdf* *READABILITY CERTIFICATION.pdf* *PRI RBO.pdf*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Withdrawn	Withdrawn	OTH	Initial				Date Submitted: 09/02/2021 By: Amy Irby
Previous Version								
1	*Policyholder Notification Letter*	*PRI-SB*	*OTH*	*Initial*			*PRI-SB 3-5-2020.pdf*	*Date Submitted: 03/06/2020 By:*
Previous Version								
1	*Policyholder Notification Letter*	*PRI-SB*	*OTH*	*Initial*			*PRI-SB 01-10-2020.pdf*	*Date Submitted: 01/16/2020 By: Jeanette Slabaugh*
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*RI BASE Notification Letter_For filing.pdf*	*Date Submitted: 11/11/2019 By:*
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*Policyholder Notification Letter_20191023.pdf*	*Date Submitted: 10/23/2019 By: Jeanette Slabaugh*

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Amy Irby

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/26/2021
Submitted Date	02/26/2021

Dear Greg Smith,

Introduction:

Thank you for your review of our filing. Please accept this as response to your 2/16/2021 Objection Letter.

Response 1

Comments:

Please withdraw PRI-SB policyholder letter from this filing. We will file under SERFF Tracking No: NWLT-132081271. Once we file under SERFF Tracking No: NWLT-132081271 we will add a copy in this filing under the Supporting Documentation tab.

Related Objection 1

Comments: The form attached to the filing, PRI-SB, is a duplicate of the one submitted under SERFF Tracking No: NWLT-132081271. The form may only be considered for approval under one filing. In this light, the form should be withdrawn and attached as supporting documentation. Please advise the course of action the company wishes to take.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your help.

Sincerely,

Amy Irby

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/13/2020
Submitted Date	11/13/2020

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please accept the attached response from our actuary.

Related Objection 1

Comments: Please confirm if the non-cancellation endorsement is to be issues to all Virginia policyholders regardless of requested premium change. There is a potential concern that those not receiving an adjustment at this time could forfeit the protection given to others.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 11/12/2020
Comments:	
Attachment(s):	VA 4.0 response 20201112.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please accept the attached response from our actuary.

Related Objection 2

Applies To:

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

Comments: Please clarify requested rate action on insureds per Section 2 of the Actuarial Memo:

1. Those with attained age 69. This age appears to warrant an 80% adjustment as well as a 45% adjustment.

2. There is confusion as to how those with issue age below 61 can be treated one way, yet those with issue above 60 treated another. Does this not create an overlap?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please accept the attached response from our actuary.

Related Objection 3

Comments: Please explain rationale for adjustment of rates based largely on issue age rather than current age for consistency and to address potential selective treatment concerns.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/13/2020
Submitted Date	08/13/2020

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please see the attached from our actuary in response to your recent objection.

Related Objection 1

Comments: Regarding the exhibit on page two of the file VA_Attachment 2_Revised_4.0_20200612 and the PPV exhibit on page two of the file VA_PPV Analysis Nationwide_4.0_20200612:

a. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between VA_Attachment 2_Revised_4.0_20200612 and Attachment 2-a.

b. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between the exhibit on page 2 of VA_PPV Analysis Nationwide_4.0_20200612 and Attachment 2-b.

c. We would expect the future claims and premiums to tie between the exhibits in part a and part b of this question. Please restate the exhibits to ensure that they do, if necessary.

Changed Items:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supplement to the Actuarial Memorandum - 8/13/2020
Comments:	Added Updated Attachment 2
Attachment(s):	VA_Supplement_4.0_20191023.pdf VA_Attachment 2_Revised_4.0_20200813.pdf
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum - 4/28/2020*
Comments:	*Added Updated Attachment 2*
Attachment(s):	*VA_Supplement_4.0_20191023.pdf* *VA_Attachment 2_Revised_4.0_20200612.pdf*
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum - 4/28/2020*
Comments:	*Added Updated Attachment 2*
Attachment(s):	*VA_Supplement_4.0_20191023.pdf* *VA_Updated Attachment 2_4.0_20200428.pdf*
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Supplement_4.0_20191023.pdf*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supplement to the Actuarial Memorandum - 8/13/2020
Comments:	Added Updated Attachment 2
Attachment(s):	VA_Supplement_4.0_20191023.pdf VA_Attachment 2_Revised_4.0_20200813.pdf
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum - 4/28/2020*
Comments:	*Added Updated Attachment 2*
Attachment(s):	*VA_Supplement_4.0_20191023.pdf* *VA_Attachment 2_Revised_4.0_20200612.pdf*
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum - 4/28/2020*
Comments:	*Added Updated Attachment 2*
Attachment(s):	*VA_Supplement_4.0_20191023.pdf* *VA_Updated Attachment 2_4.0_20200428.pdf*
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Supplement_4.0_20191023.pdf*

Satisfied - Item:	VA 4.0 Response - 8/13/2020
Comments:	
Attachment(s):	VA 4.0 response 20200813.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/12/2020
Submitted Date	06/12/2020

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please see the attached response from our actuary along with an updated Attachment 2

Related Objection 1

Comments: Please provide an exhibit similar to the exhibit shown on page 3 of the file titled VA_Updated Attachment 2_4.0_20200428.pdf but with all premium (historical and projected) restated to the current rate levels in Virginia since inception.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 6/12/2020
Comments:	
Attachment(s):	VA 4.0 response 20200612.pdf

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 6/12/2020
Comments:	
Attachment(s):	VA 4.0 response 20200612.pdf

Satisfied - Item:	Supplement to the Actuarial Memorandum - 4/28/2020
Comments:	Added Updated Attachment 2
Attachment(s):	VA_Supplement_4.0_20191023.pdf VA_Attachment 2_Revised_4.0_20200612.pdf
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum - 4/28/2020*
Comments:	*Added Updated Attachment 2*
Attachment(s):	*VA_Supplement_4.0_20191023.pdf* *VA_Updated Attachment 2_4.0_20200428.pdf*
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Supplement_4.0_20191023.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the attached PPV Analysis - Nationwide

Related Objection 2

Comments: Regarding the response to question 10, because the requested rate increase is being developed using nationwide experience, please provide the Prospective Present Value calculations using nationwide experience. Also, please ensure that all elements of the PPV calculation are supported with experience projections, where appropriate.

Changed Items:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 PPV Analysis Nationwide - 6/12/2020
Comments:	
Attachment(s):	VA_PPV Analysis_Nationwide_4.0_20200612.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/28/2020
Submitted Date	04/28/2020

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please see the letter and supporting Exhibits from our actuary in response to your recent objection.

Related Objection 1

Comments: Please confirm the original lifetime loss ratio of 60.1% shown in Attachment 2-a has been adjusted to reflect the actual mix of business sold. If it has not, please state the original lifetime loss ratio adjusted to reflect the actual mix of business sold.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Exhibits with discounting factors - 4/28/2020
Comments:	
Attachment(s):	VA_Exhibits with discounting factors_4.0_20200428.pdf

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Exhibits with discounting factors - 4/28/2020
Comments:	
Attachment(s):	VA_Exhibits with discounting factors_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 PPV Analysis - 4/28/2020
Comments:	
Attachment(s):	VA_PPV Analysis_4.0_20200428.pdf

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Exhibits with discounting factors - 4/28/2020
Comments:	
Attachment(s):	VA_Exhibits with discounting factors_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 PPV Analysis - 4/28/2020
Comments:	
Attachment(s):	VA_PPV Analysis_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Impact of Assumptions 2014_2018 - 4/28/2020
Comments:	
Attachment(s):	VA_Impact of Assumptions__2014_2018_4.0.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Exhibits with discounting factors - 4/28/2020
Comments:	
Attachment(s):	VA_Exhibits with discounting factors_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 PPV Analysis - 4/28/2020
Comments:	
Attachment(s):	VA_PPV Analysis_4.0_20200428.pdf

Satisfied - Item:	VA 4.0 Impact of Assumptions 2014_2018 - 4/28/2020
Comments:	
Attachment(s):	VA_Impact of Assumptions__2014_2018_4.0.pdf

Satisfied - Item:	Supplement to the Actuarial Memorandum - 4/28/2020
Comments:	Added Updated Attachment 2
Attachment(s):	VA_Supplement_4.0_20191023.pdf VA_Updated Attachment 2_4.0_20200428.pdf
Previous Version	
Satisfied - Item:	*Supplement to the Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Supplement_4.0_20191023.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see response and Exhibit from our actuary.

Related Objection 2

Comments: Regarding the Morbidity Assumptions:
a. Please provide the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.
b. Please provide actual-to-expected incurred claim comparisons by duration and attained age between the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.
c. In developing the morbidity assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see response and Exhibit from our actuary.

Related Objection 3

Comments: Regarding the Mortality Assumptions:
a. Please provide the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request. Please include a summary of the selection factors applied to the base mortality table.
b. Please provide actual-to-expected comparisons by duration and attained age between the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request.
c. In developing the mortality assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see response and Exhibit above from our actuary.

Related Objection 4

Comments: Regarding the Voluntary Lapse Assumptions:
a. Please provide actual-to-expected comparisons by duration between the original lapse assumptions, the lapse assumptions used to develop the prior rate increase request, and the lapse assumptions used to develop the current rate increase request.
b. Please provide analysis supporting the assumption that 0.8% of policyholders will lapse, premium and claims will be reduced by an additional 1.2% due to benefit reductions, and morbidity will increase 0.4% as a result of the proposed rate increase. In the experience projections, are these assumptions applied to all current policyholders or only those who will receive increased premiums should this rate increase request be approved (attained age under 74 as of January 1, 2020)?
c. In developing the lapse assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please see response from our actuary.

Related Objection 5

Comments: Please confirm if margin was included in claim reserve estimates. If margin was included, please indicate what margin was used.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see response from our actuary.

Related Objection 6

Comments: Please provide the nationwide policy reserves for the forms included in the filing, as of December 31, 2018, calculated at the maximum statutory valuation interest rate at the time the policies were issued.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please see response from our actuary.

Related Objection 7

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

Please see response from our actuary.

Related Objection 8

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

Please see response and Exhibit from our actuary.

Related Objection 9

Comments: Regarding Attachments 2-a and 2-b:
a. Please confirm that waiver of premium is treated as a reduction in premium and not a claim expense. If it is treated as a claim expense, please revise the exhibits.
b. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to the requested premium increase. Please treat waiver of premium benefits as a reduction to premium and not as a claim expense.
c. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to original premium levels. Please treat waiver of premium benefits as a reduction in premium and not as a claim expense.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 10

Comments:

Please see response from our actuary.

Related Objection 10

Comments: Please state what the maximum justifiable rate increase would be under the prospective present value approach. Please provide the necessary experience projections, similar to Attachment 2-a so that we may be able to replicate the calculation by policy form. Please treat waiver of premium benefits as a reduction to premium instead of a claims expense. Additionally, please discount and accumulate cash flows using the maximum statutory valuation interest rate at the time the policies were issued.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 11

Comments:

Please see response from our actuary.

Related Objection 11

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 12

Comments:

Please see response and Exhibit from our actuary.

Related Objection 12

Comments: Please update all experience projections to include the factors used to discount and accumulate cash flows each year.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 13

Comments:

Please see response and Exhibit from our actuary.

Related Objection 13

Comments: Please state the approximate percentage rate increase that is attributable to changes in the morbidity, mortality, voluntary lapse, interest rate, and other assumptions.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 14

Comments:

Please see response from our actuary.

Related Objection 14

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/16/2020
Submitted Date	01/16/2020

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please accept the attached in response to your objection and request for additional information.

Related Objection 1

Comments: After a cursory review, in general, we note that the Policyholder Notification Letter (letter) is not in compliance with Virginia requirements. In particular, please revise the letter for conformity with Chapters 75 and 100 of the Virginia Administrative Code.

Pursuant to 14 VAC 5-100-50 1, the letter should be identified by a unique form number.

Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should appear prominently on the form.

Please provide us with the certification of compliance required by 14 VAC 5-100-40 3.

Please provide us with the certification of readability required by 14 VAC 5-110-60.

The letter contains variable language. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Please revise the letter for compliance with 14 VAC 5-200-75.

Note: As filing terms near completion, a John Doe version of the letter will be requested

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/16/2020
Comments:	
Attachment(s):	VA 4.0 response 20200116.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 5.0 Response - 1/16/2020
Comments:	
Attachment(s):	VA 4.0 response 20200116.pdf

Satisfied - Item:	VA 4.0 Response Attachments 1/16/2020
Comments:	
Attachment(s):	VA_Response Attachments_4.0_20200116.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see the attached from our actuary.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: We note the statement that the company has reduced the increase on attained ages of 69-73 and forgoes increases for certain insureds age 74 and above. The Act Memo further states the company is absorbing this cost and other ages are not subsidizing.

Please demonstrate actuarily how this is being accomplished.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

We have added a Benefit Reduction Options Worksheet under the Supporting Documentation tab along with a Statement of Variability and a Readability Certification for that document and a sample of the most common letter for policyholders.

Related Objection 3

Applies To:

- Policyholder Notification Letter, (Form)

Comments: Policyholder Notification Letter Package

All forms and documents to be included in the policy holder mailing should be submitted for review. Ex: FAQ's, Change form (if previously approved), etc. should be located under the Supporting Documents tab.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter	PRI-SB	OTH	Initial			PRI-SB 01-10-2020.pdf	Date Submitted: 01/16/2020 By: Jeanette Slabaugh
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*RI BASE Notification Letter_For filing.pdf*	*Date Submitted: 11/11/2019 By:*
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*Policyholder Notification Letter_20191023.pdf*	*Date Submitted: 10/23/2019 By: Jeanette Slabaugh*

No Rate/Rule Schedule items changed.

Response 4

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2019 Rate Increase Filing/145NYL01-30.02

Comments:

We had created documents with unique form number for the policyholder letter and Benefit Reduction Options Worksheet.

Related Objection 4

Applies To:

- Policyholder Notification Letter, (Form)

Comments: After a cursory review, in general, we note that the Policyholder Notification Letter (letter) is not in compliance with Virginia requirements. In particular, please revise the letter for conformity with Chapters 75 and 100 of the Virginia Administrative Code.

Pursuant to 14 VAC 5-100-50 1, the letter should be identified by a unique form number.

Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should appear prominently on the form.

Please provide us with the certification of compliance required by 14 VAC 5-100-40 3.

Please provide us with the certification of readability required by 14 VAC 5-110-60.

The letter contains variable language. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Please revise the letter for compliance with 14 VAC 5-200-75.

Note: At a later date as review nears completion, a John Doe letter may be requested.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*The company will submit a Certification of Compliance upon request.*
Attachment(s):	

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*The company will submit a Certification of Compliance upon request.*
Attachment(s):	

Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	
Attachment(s):	Statement of Variability_PRI RBO & SB_Revised.pdf READABILITY CERTIFICATION.pdf PRI RBO.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Jeanette Slabaugh

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Amendment Letter

Submitted Date: 07/12/2021

Comments:

Policyholder Letter PRI-SB (VA) attached under the Supporting Documentation tab has been updated due to changes requested from Objection received 6/15/2021 under SERFF Tracking No: NWLT-132081271.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.
Attachment(s):	READABILITY CERTIFICATION.pdf PRI RBO 1A (VA).pdf PRI RBO 1B (VA).pdf Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf PRI-SB (VA).pdf
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	*PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.*
Attachment(s):	*READABILITY CERTIFICATION.pdf* *PRI-SB (VA).pdf* *PRI RBO 1A (VA).pdf* *PRI RBO 1B (VA).pdf* *Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf*
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	
Attachment(s):	*Statement of Variability_PRI RBO & SB_Revised.pdf* *READABILITY CERTIFICATION.pdf* *PRI RBO.pdf*

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Amendment Letter

Submitted Date: 04/12/2021

Comments:

As requested we have added forms PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) to the Supporting Documentation tab of this filing. The forms have been filed under SERFF Tracking No: NWLT-132081271.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	PRI-SB (VA), PRI RBO 1A (VA) and PRI RBO 1B (VA) have been filed under SERFF Tracking No: NWLT-132081271.
Attachment(s):	READABILITY CERTIFICATION.pdf PRI-SB (VA).pdf PRI RBO 1A (VA).pdf PRI RBO 1B (VA).pdf Statement of Variability_PRI RBO & SB_Revised VA Obj 2-16-2021 .pdf
Previous Version	
Satisfied - Item:	*VA Policyholder Documents Supporting Documentation*
Comments:	
Attachment(s):	*Statement of Variability_PRI RBO & SB_Revised.pdf* *READABILITY CERTIFICATION.pdf* *PRI RBO.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Amendment Letter

Submitted Date: 03/06/2020

Comments:

Please accept the revised policyholder letter attached.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter	PRI-SB	OTH	Initial			PRI-SB 3-5-2020.pdf	Date Submitted: 03/06/2020 By:
Previous Version								
1	*Policyholder Notification Letter*	*PRI-SB*	*OTH*	*Initial*			*PRI-SB 01-10-2020.pdf*	*Date Submitted: 01/16/2020 By: Jeanette Slabaugh*
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*RI BASE Notification Letter_For filing.pdf*	*Date Submitted: 11/11/2019 By:*
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*Policyholder Notification Letter_20191023.pdf*	*Date Submitted: 10/23/2019 By: Jeanette Slabaugh*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Amendment Letter

Submitted Date: 01/16/2020

Comments:

Please accept our apologies as we failed to include the revised Actuarial Memorandum which includes all form numbers for riders used with this product in place of the previous "et al."

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Revised_VA_AM_RS_4.0_20200115.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_AM_RS_4.0_20191023.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Amendment Letter

Submitted Date: 11/11/2019

Comments:

Attached is a revised policyholder letter.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter		OTH	Initial			RI BASE Notification Letter_For filing.pdf	Date Submitted: 11/11/2019 By:
Previous Version								
1	*Policyholder Notification Letter*		*OTH*	*Initial*			*Policyholder Notification Letter_20191023.pdf*	*Date Submitted: 10/23/2019 By: Jeanette Slabaugh*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2019 Rate Increase Filing/145NYL01-30.02*		

Reviewer Note

Created By:

Greg Smith on 09/15/2021 11:29 AM

Last Edited By:

Greg Smith

Submitted On:

01/13/2022 01:56 PM

Subject:

RRS

Comments:

Rate Request Summaries

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

Company Name and NAIC Number: New York Life Insurance Company, NAIC #66915

SERFF Tracking Number: NWLT-132081260

Revised Rates

Average Annual Premium Per Member: 2,456

Average Requested Percentage Rate Change Per Member: 27.0%

Range of Requested Rate Changes: 0% - 80%

Number of Virginia Policyholders Affected: 1,879

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
ILTC-4300, et al.	Comprehensive	7/20/1998 - 4/1/2004	3/24/2015 - Average 25.0%	If the full amount of the current requested increase is approved, the company is guaranteeing premium rates in the future.
INH-4300, et al.	Nursing Home Only	7/20/1998 - 4/1/2004	3/24/2015 - Average 25.0%	If the full amount of the current requested increase is approved, the company is guaranteeing premium rates in the future.

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Health Insurance Rate Request Summary
Summary of Key Information

New York Life's goal is to ensure that long-term care insurance benefits will be there for our policyowners when they need them most – at the time of claim. Many factors have changed over the years that have impacted the pricing of long-term care insurance policies. For example, people are living longer and industry-wide costs of claims are higher than originally expected when products were priced. This anticipated increase in the amounts of benefits has led to the need for the company to increase premium rates.

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

Company Name and NAIC Number: New York Life Insurance Company, 66915

SERFF Tracking Number: NWLT-132081260

Disposition: Approved & Filed

Approval Date: 1/13/2022

Revised Rates

Average Annual Premium Per Member: $2,456

Average Requested Percentage Rate Change Per Member: 27.0%

Minimum Requested Percentage Rate Change Per Member: 0.0%

Maximum Requested Percentage Rate Change Per Member: 80.0%

Number of Policy Holders Affected: 1,879

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

The Company requested a rate increase averaging 27.0% for this block of individual long-term care insurance policy forms. The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance.

The Virginia Bureau of Insurance's consulting actuary reviewed the documentation and determined that the rate request complies with the requirements for a rate increase set forth in 14VAC5-200-150 and 14VAC5-200-153 of the Virginia Administrative Code for policies issued prior to October 1, 2003 and later. The review indicated that the anticipated loss ratio, reflecting claims payout, will be 124.5% with the increase, which exceeds the minimum required loss ratio of 60%.

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

The company has elected to take a unique approach by guaranteeing premium rates will not change again after this adjustment. Each policy will be endorsed to be non-cancellable rather than guaranteed renewable.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

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

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Reviewer Note

Created By:

Greg Smith on 10/22/2020 11:30 AM

Last Edited By:

Greg Smith

Submitted On:

02/22/2022 02:51 PM

Subject:

Actuary Opinion

Comments:

Actuary Opinion

OLIVER WYMAN

Zachary Smith
Senior Consultant
Oliver Wyman
1717 Arch Street, Suite 1100
Philadelphia, PA 19103
(215) 246-1045
Zachary.Smith@OliverWyman.com

Mr. Greg Smith
Insurance Market Examiner
Life and Health Rates Division
State Corporation Commission, Bureau of Insurance
Richmond, VA 23218

September 11, 2020

New York Life Insurance Company – Long-Term Care Filing
State Tracking #: NWLT-132081260

Dear Mr. Smith:

At your request, we have reviewed the above captioned long-term care rate filing submitted by New York Life Insurance Company (the Company). The purpose of this letter is to provide you with our analysis and opinion with respect to the rate increase requested by the Company. This letter is not intended for any other purposes.

OPINION

Based on the information provided, we believe this filing satisfies the loss ratio requirements of 14VAC5-200-150 and 14VAC5-200-153.

OTHER REGULATORY CONSIDERATIONS

In addition to evaluating this filing for compliance with 14VAC5-200-150 and 14VAC5-200-153, we compared the requested rate increase to the maximum rate increase under various approaches, as requested by the Bureau. The maximum average rate increase allowed under each approach is summarized in the table below:

Proposed Increase under 14VAC5-200-150 and 14VAC5-200-153	27.0%
Other Rate Increase Tests	
Present Value of Future Loss	300.3%
Prospective Present Value	259.5%
If-Knew/Makeup	248.5%
State Equity	13.8%

BACKGROUND

The Company is requesting an average rate increase of 27.0% for a closed block of individual long-term care policies (i.e., policy series ILTC-4300, et al. and INH-4300, et al.) providing comprehensive long-term care benefits to insureds. The requested rate increase would vary by attained age, with an 80.0% increase for policyholders under age 69, a 45.0% increase for policyholders aged 69 to 73, and no rate

increase for policyholders aged 74 or older. These policies were originally issued between July 1998 and April 2004 in Virginia. As of December 31, 2018, there were 1,879 active insureds with these policy forms, 1,009 of which would be impacted by the proposed rate increase.

According to the Actuarial Memorandum, a 40% rate increase for policyholders with an attained age under 75 was approved on March 24, 2015 in Virginia. To date, the average cumulative rate increase approved by the Bureau for these policy forms is 25.0%. Should the requested rate increase be approved by the Bureau, the average cumulative rate increase would be approximately 58.8%. Nationwide, the cumulative average approved rate increase for these policy forms 21.7%, and if all pending rate filings were approved, the cumulative nationwide average rate increase would be 42.3%.

METHODOLOGY

We reviewed the filing materials for compliance with all relevant regulations, verified the calculations in the exhibits provided by the Company, and assessed the reasonability of the assumptions underlying this rate increase request.

Assumptions

Morbidity Assumptions

The morbidity assumptions were developed using Company experience, the 2017 Milliman Long-Term Care Guidelines, and judgment. The 2017 Milliman Long-Term Care Guidelines served as the basis for the baseline expected claims development, with adjustment factors applied to the baseline to reflect the Company's historical experience. The morbidity assumptions assume no future morbidity improvement or a load for moderately adverse experience, but they do assume a 0.4% increase in morbidity due to adverse selection as a result of the rate increase. Experience for the policy forms associated with this filing and newer policy forms represent roughly 32.0% of the claims experience used to develop the morbidity assumptions. A comparison of actual claims to expected claims for this policy form and other similar policy forms demonstrates the morbidity assumptions are reasonable. Approximately 80.8% of the requested rate increase is attributable to the updated morbidity assumptions.

Termination Assumptions

While the Company analyzes total termination rates, estimates of mortality rates and voluntary lapses were provided. The mortality assumptions are based on the 2012 IAM Gender-Distinct Table. The 2012 IAM Gender-Distinct Table was adjusted for policy and policyholder characteristics based on Company experience and assumed mortality improvement through the valuation date. No future mortality improvement was assumed in the experience projections. Experience for the policy forms associated with this filing and newer policy forms represent roughly 32.0% of the exposures used to develop the mortality assumptions.

The voluntary lapse assumptions are based on historical implied voluntary lapse rates, and judgment. The voluntary lapse assumptions vary by duration, issue age, gender, and marital status. The Company assumes a shock lapse rate of 0.8% and reduced benefit option rate of 1.2% as a result of the rate

© Oliver Wyman

increase. Experience for the policy forms associated with this filing and newer policy forms represent roughly 33.0% of the exposures used to develop the lapse assumptions.

A comparison of actual to expected terminations demonstrates the mortality and voluntary lapse assumptions are reasonable. Approximately 19.2% of the requested rate increase is attributable to the updated termination assumptions.

Loss Ratio Testing

Compliance with VA Statute

We have reviewed the filing for compliance with 14VAC5-200-150 and 14VAC5-200-153.

According to 14VAC5-200-150, the Company must demonstrate the sum of the accumulated value of past incurred claims without active life reserves plus the present value of future projected incurred claims without active life reserves is at least the sum of the following for policies issued prior to October 1, 2003:

1. The accumulated value of the initial earned premium times sixty percent (60%), or the lifetime loss ratio used in the original pricing, whichever is greater;
2. Eighty percent (80%) of the accumulated value of prior premium rate schedule increases on an earned basis;
3. The present value of future projected initial earned premiums times sixty percent (60%), or the lifetime loss ratio used in the original pricing, whichever is greater; and
4. Eighty percent (80%) of the present value of future projected premiums not in specified above in subsection 3 on an earned basis.

The original pricing lifetime loss ratio of 60.1% was used in place of 60% when performing the calculation outlined above. Based on the information provided by the Company, 14VAC5-200-150 is satisfied for policies issued prior to October 1, 2003.

According to 14VAC5-200-153, the Company must demonstrate the sum of the accumulated value of past incurred claims without active life reserves plus the present value of future projected incurred claims without active life reserves is at least the sum of the following for policies issued between October 1, 2003 and August 31, 2015:

1. The accumulated value of the initial earned premium times fifty-eight percent (58%);
2. Eighty-five percent (85%) of the accumulated value of prior premium rate schedule increases on an earned basis;
3. The present value of future projected initial earned premiums times fifty-eight percent (58%); and
4. Eighty-five percent (85%) of the present value of future projected premiums not in specified above in subsection 3 on an earned basis.

© Oliver Wyman

Since all policyholders are eligible for a contingent benefit upon lapse, the original lifetime loss ratio of 60.1% was used in place of 58% when performing the calculation outlined above. Based on the information provided by the Company, 14VAC5-200-153 is satisfied.

Loss Ratio Projections

Original L/R	Future L/R without Increase*	Lifetime L/R without Increase	Future L/R with Increase*	Lifetime L/R with Increase	From Inception
60.1%	183.6%	134.6%	142.1%	124.5%	98.2%

*After deducting ALR

The original lifetime loss ratio adjusted to reflect the actual mix of business sold is 60.1%. The Company projects the lifetime loss ratio to be 134.6% and 124.5%, without and with the proposed rate increase, respectively. The future loss ratio when considering active life reserves, discounted at the average maximum statutory valuation rate, would be 183.6% and 142.1%, without and with the proposed increase, respectively. When assuming the proposed rates would have been implemented since inception, the lifetime loss ratio would be 98.2%.

Present Value of Future Loss Test

Original	Current	Proposed	Allowed Rate Increase
-$231M	-$1,650M	-$1,458M	300.3%

The Company provided sufficient detail for us to determine that the maximum allowable rate increase based on the present value of future loss test is 300.3%. In coming to this amount, we used information from Attachments 2-A and 2-B provided with the Company's August 13, 2020 responses. The evaluation of future losses using the current assumptions without the proposed rate increase ("Current") and future losses using the current assumptions with the proposed rate increase ("Proposed") was performed assuming the average maximum statutory interest rate. The evaluation of future losses using the original pricing assumptions was performed assuming the original pricing interest rate of 5.0%.

Prospective Present Value Test (Texas Approach)

The allowable increase based on the prospective present value test is 259.5%, as provided in the Company's June 12, 2020 response. However, when excluding the impact of the catch-up and transitional adjustments from the calculation, the allowable increase due to changes in the underlying assumptions is 137.0%.

If-Knew/Makeup Blend Test (Minnesota Approach)

Based on the information provided by the Company, we estimate that the allowable increase based on the if-knew/makeup blend test is 248.5%.

State Rate Equity Test

© Oliver Wyman

VA Current Cumulative Increase	VA Proposed Cumulative Increase	NW Current Cumulative Increase	NW Proposed Cumulative Increase	Allowed Increase
25.0%	58.8%	21.7%	42.3%	13.8%

As noted previously, the cumulative average rate increase approved in Virginia is 25.0%. If the proposed rate increase is approved, the cumulative average rate increase in Virginia would be 58.8%. Nationwide, cumulative average rate increases of 21.7% have been approved, and if all pending rate increase are approved, the nationwide cumulative average rate increase would be 42.3%. In order to ensure the cumulative average rate increase approved in Virginia does not exceed the nationwide average rate increase, assuming all pending rate increases were approved, the proposed rate increase would need to be reduced from 27.0% to 13.8%.

Additional Considerations

The Company has stated that, if the full rate increase is approved, the policy series will be endorsed as non-cancellable and will not be subject to any future rate increases.

RELIANCE

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

We have utilized generally accepted actuarial methodology in reaching this opinion. I am a member of the American Academy of Actuaries and meet all of its requirements to render this opinion.

If you have any questions regarding this filing, please feel free to contact me. I can be reached at 215 246 1045.

Sincerely,

Zachary Smith, FSA, MAAA, CERA
Senior Consultant

Copy: Bob Grissom, Bureau of Insurance
Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.
Ryan Mueller, Oliver Wyman Actuarial Consulting, Inc.

© Oliver Wyman

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Withdrawn	Withdrawn	OTH	Initial			

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NAP**	Network Access Plan
NOC	Notice of Coverage	**OTH**	Other
OUT	Outline of Coverage	**PJK**	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	**POLA**	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	**PRD**	Provider Directory

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 25.000%
Effective Date of Last Rate Revision: 10/05/2015
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: NWLT- 128928316

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	338.300%	27.000%	$981,626	1,879	$3,632,899	80.000%	0.000%

State: *Virginia*
Filing Company: *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	ILTC-4300 (VA) (0197)	Revised	Previous State Filing Number: NWLT- 128928316 Percent Rate Change Request: 27	Rates_4.0_VA_AttAge_0-68_20191023.pdf, Rates_4.0_VA_AttAge_69-73_20191023.pdf,
2		Rate Tables	INH-4300 (VA) (0197)	Revised	Previous State Filing Number: NWLT- 128928316 Percent Rate Change Request: 27	Rates_4.0_VA_AttAge_0-68_20191023.pdf, Rates_4.0_VA_AttAge_69-73_20191023.pdf,

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.54	15.73	17.50	19.80	23.83	18-34
35-39	16.02	18.76	20.90	23.51	28.22	35-39
40-44	20.41	24.08	26.89	30.10	36.05	40-44
45-49	28.08	33.39	37.35	41.53	49.64	45-49
50	40.30	48.02	53.69	59.53	70.96	50
51	44.91	53.57	59.96	66.35	79.07	51
52	49.59	59.27	66.33	73.33	87.37	52
53	53.48	64.06	71.75	79.20	94.37	53
54	57.38	68.92	77.26	85.12	101.48	54
55	61.36	73.94	82.93	91.24	108.79	55
56	65.54	79.18	88.88	97.63	116.42	56
57	69.95	84.74	95.18	104.40	124.49	57
58	74.36	90.27	101.43	111.13	132.48	58
59	79.24	96.37	108.31	118.58	141.30	59
60	84.73	103.25	116.10	125.80	151.20	60
61	91.03	111.11	122.90	130.75	162.49	61
62	98.23	119.41	127.55	135.68	175.39	62
63	106.87	130.84	143.84	153.02	190.82	63
64	116.66	143.03	160.13	170.33	208.26	64
65	127.69	156.74	176.35	187.67	227.86	65
66	140.04	172.10	192.69	204.98	249.75	66
67	153.74	189.13	208.98	222.32	274.03	67
68	168.19	207.02	233.05	252.50	299.30	68
69	184.32	227.05	255.67	276.80	327.60	69
70	202.41	249.53	281.11	303.73	359.41	70
71	222.71	274.81	309.71	334.10	395.26	71
72	245.50	303.21	341.82	368.32	435.65	72
73	272.66	337.16	377.08	401.15	484.60	73
74	302.38	374.36	403.25	429.01	538.20	74
75	238.95	296.15	334.19	359.98	425.77	75
76	263.50	326.92	369.00	397.51	469.93	76
77	289.55	359.59	405.95	437.33	516.64	77
78	316.51	393.43	444.22	478.48	564.55	78
79	344.86	428.99	484.43	521.73	614.75	79
80	374.60	466.31	526.63	567.09	667.22	80
81	405.70	505.37	570.80	614.56	721.96	81
82	438.17	546.17	616.91	664.11	778.99	82
83	472.03	588.73	665.01	715.77	838.28	83
84	507.26	633.01	715.07	769.54	899.86	84
85	543.87	679.05	767.09	825.41	963.70	85
86*	581.87	726.82	821.07	883.37	1,029.83	86*
87*	621.23	776.34	877.03	943.43	1,098.23	87*
88*	661.99	827.60	934.96	1,005.61	1,168.92	88*
89*	704.11	880.61	994.84	1,069.88	1,241.86	89*
90*	747.59	935.35	1,056.69	1,136.25	1,317.10	90*
91*	792.47	991.85	1,120.52	1,204.72	1,394.60	91*
92*	838.73	1,050.08	1,186.31	1,275.30	1,474.38	92*
93*	886.36	1,110.06	1,254.06	1,347.98	1,556.44	93*
94*	935.37	1,171.78	1,323.77	1,422.76	1,640.77	94*
95+*	985.75	1,235.25	1,395.47	1,499.63	1,727.37	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.48	8.39	9.76	10.78	14.26	18-34
35-39	8.32	10.73	12.46	13.72	17.89	35-39
40-44	11.59	14.87	17.19	18.85	24.26	40-44
45-49	17.01	21.74	25.02	27.34	34.76	45-49
50	21.44	27.36	31.45	34.29	43.33	50
51	23.20	29.59	33.97	37.04	46.67	51
52	25.15	32.02	36.74	40.01	50.29	52
53	27.34	34.79	39.87	43.40	54.36	53
54	29.74	37.78	43.24	47.02	58.70	54
55	32.27	40.95	46.85	50.89	63.27	55
56	34.97	44.33	50.65	54.95	68.11	56
57	37.82	47.88	54.67	59.27	73.19	57
58	40.45	51.14	58.32	63.20	77.74	58
59	43.27	54.67	62.30	67.43	82.71	59
60	46.44	58.59	66.73	72.14	88.18	60
61	50.00	63.02	71.69	76.39	94.32	61
62	54.04	68.04	74.43	79.18	101.32	62
63	58.86	74.07	83.39	88.72	109.75	63
64	64.31	80.84	91.73	98.24	119.21	64
65	70.38	88.40	100.22	107.77	129.83	65
66	77.13	96.79	109.67	117.29	141.57	66
67	84.55	106.04	119.21	126.83	154.58	67
68	90.83	113.83	128.77	138.47	165.42	68
69	98.28	123.12	139.23	149.62	178.47	69
70	107.48	134.57	152.10	163.40	194.62	70
71	118.84	148.79	168.10	180.56	214.78	71
72	132.93	166.39	187.99	201.85	239.89	72
73	153.77	192.53	217.53	233.59	277.60	73
74	177.41	222.19	243.59	259.15	320.42	74
75	145.30	182.05	205.74	220.93	262.49	75
76	165.31	207.20	234.20	251.50	298.62	76
77	186.44	233.80	264.29	283.81	336.67	77
78	207.29	260.06	294.01	315.68	373.88	78
79	229.00	287.42	324.97	348.88	412.45	79
80	251.53	315.88	357.16	383.38	452.41	80
81	274.93	345.44	390.60	419.20	493.74	81
82	299.18	376.07	425.27	456.35	536.45	82
83	324.27	407.81	461.18	494.82	580.54	83
84	350.23	440.64	498.33	534.60	626.02	84
85	377.01	474.55	536.71	575.69	672.86	85
86*	404.66	509.56	576.34	618.10	721.08	86*
87*	433.15	545.67	617.20	661.82	770.69	87*
88*	462.49	582.88	659.30	706.86	821.66	88*
89*	492.70	621.16	702.65	753.23	874.03	89*
90*	523.73	660.55	747.22	800.91	927.77	90*
91*	555.62	701.03	793.04	849.91	982.87	91*
92*	588.37	742.59	840.10	900.22	1,039.37	92*
93*	621.95	785.25	888.39	951.84	1,097.24	93*
94*	656.41	829.01	937.93	1,004.80	1,156.50	94*
95+*	691.69	873.86	988.69	1,059.05	1,217.12	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	40.75	49.95	56.88	62.26	78.37	18-34
35-39	51.35	63.18	71.95	78.70	98.60	35-39
40-44	65.75	81.13	92.43	100.98	125.95	40-44
45-49	86.04	106.52	121.39	132.48	164.48	45-49
50	106.74	132.32	150.77	164.43	203.60	50
51	114.55	142.07	161.91	176.53	218.38	51
52	122.67	152.26	173.50	189.14	233.78	52
53	130.81	162.49	185.22	201.91	249.35	53
54	139.12	173.02	197.24	214.97	265.34	54
55	147.65	183.76	209.52	228.37	281.61	55
56	156.29	194.69	222.01	241.94	298.12	56
57	165.04	205.78	234.68	255.71	314.80	57
58	172.49	215.26	245.50	267.37	328.84	58
59	180.36	225.23	256.86	279.65	343.58	59
60	188.93	236.12	269.26	293.02	359.60	60
61	198.52	248.27	283.12	307.96	377.50	61
62	209.43	262.10	298.87	324.97	397.91	62
63	223.42	279.77	318.98	346.75	424.06	63
64	239.00	299.43	341.41	371.05	453.28	64
65	256.14	321.07	366.05	397.78	485.42	65
66	274.79	344.61	392.92	426.91	520.45	66
67	294.91	370.04	421.92	458.37	558.32	67
68	314.80	395.15	450.58	489.49	595.87	68
69	336.49	422.59	481.90	523.46	636.88	69
70	360.36	452.77	516.40	560.90	682.02	70
71	386.77	486.25	554.65	602.42	732.04	71
72	416.11	523.48	597.22	648.59	787.63	72
73	452.21	569.41	649.85	705.74	856.82	73
74	491.09	618.98	692.03	736.20	931.14	74
75	380.23	479.65	547.65	594.65	721.04	75
76	410.96	518.81	592.45	643.14	779.04	76
77	442.62	559.21	638.59	693.00	838.28	77
78	473.45	598.54	683.39	741.22	894.71	78
79	504.88	638.60	729.00	790.22	951.57	79
80	536.90	679.43	775.40	839.97	1,008.86	80
81	569.50	721.03	822.62	890.48	1,066.59	81
82	602.69	763.36	870.62	941.76	1,124.75	82
83	636.46	806.45	919.44	993.80	1,183.34	83
84	670.82	850.30	969.05	1,046.59	1,242.36	84
85	705.78	894.91	1,019.47	1,100.16	1,301.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	23.92	30.92	36.02	39.71	52.99	18-34
35-39	30.85	39.76	46.19	50.85	67.09	35-39
40-44	40.27	51.79	60.03	65.90	85.95	40-44
45-49	53.32	68.42	79.07	86.63	111.71	45-49
50	63.11	80.91	93.42	102.20	131.09	50
51	66.80	85.63	98.80	108.05	138.35	51
52	70.76	90.65	104.56	114.30	146.02	52
53	75.24	96.32	111.02	121.34	154.55	53
54	79.94	102.29	117.83	128.70	163.44	54
55	84.82	108.47	124.88	136.33	172.62	55
56	89.86	114.84	132.12	144.14	182.00	56
57	94.99	121.28	139.48	152.08	191.45	57
58	99.31	126.76	145.67	158.76	199.31	58
59	103.88	132.48	152.19	165.74	207.47	59
60	108.81	138.67	159.21	173.30	216.32	60
61	114.26	145.55	167.00	181.67	226.12	61
62	120.40	153.29	175.77	191.12	237.24	62
63	128.09	162.99	186.79	202.97	251.26	63
64	136.64	173.75	199.01	216.14	266.92	64
65	145.98	185.58	212.45	230.63	284.13	65
66	156.19	198.45	227.07	246.40	302.92	66
67	167.18	212.36	242.91	263.47	323.30	67
68	176.38	223.96	256.03	277.60	340.06	68
69	187.00	237.37	271.30	294.07	359.62	69
70	199.71	253.46	289.62	313.87	383.29	70
71	215.15	273.06	311.98	338.00	412.33	71
72	233.96	296.98	339.30	367.60	447.95	72
73	262.01	332.75	380.27	412.04	502.29	73
74	293.38	372.82	418.30	445.01	563.09	74
75	233.87	297.36	340.06	368.57	449.24	75
76	259.63	330.30	377.80	409.52	498.85	76
77	286.34	364.48	416.99	451.98	550.01	77
78	311.63	396.88	454.09	492.12	597.64	78
79	337.41	429.93	491.92	533.03	645.79	79
80	363.67	463.61	530.48	574.69	694.48	80
81	390.42	497.93	569.75	617.09	743.71	81
82	417.65	532.91	609.75	660.26	793.48	82
83	445.37	568.53	650.48	704.18	843.79	83
84	473.56	604.78	691.94	748.85	894.62	84
85	502.24	641.68	734.11	794.29	794.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.88	18.70	20.96	23.51	28.80	18-34
35-39	19.12	22.67	25.44	28.41	34.66	35-39
40-44	24.59	29.37	33.05	36.72	44.73	40-44
45-49	33.86	40.70	45.85	50.71	61.54	45-49
50	47.21	56.82	63.91	70.56	85.34	50
51	52.27	62.97	70.87	78.14	94.44	51
52	57.42	69.30	78.03	85.95	103.80	52
53	61.94	74.91	84.37	92.86	112.14	53
54	66.52	80.64	90.89	99.88	120.65	54
55	71.21	86.56	97.60	107.17	129.40	55
56	76.11	92.72	104.61	114.71	138.49	56
57	81.22	99.18	111.96	122.65	148.03	57
58	86.19	105.41	119.02	130.26	157.12	58
59	91.59	112.23	126.72	138.61	167.06	59
60	97.65	119.86	135.40	146.77	178.15	60
61	104.58	128.52	143.17	152.75	190.71	61
62	112.49	137.75	148.90	158.86	205.07	62
63	122.10	150.44	166.63	177.77	222.50	63
64	132.91	163.96	184.50	196.79	242.10	64
65	145.06	179.11	202.41	216.00	264.04	65
66	158.56	195.99	220.52	235.24	288.41	66
67	173.45	214.58	238.64	254.63	315.25	67
68	188.96	233.88	264.35	286.70	342.95	68
69	206.17	255.38	288.68	312.98	373.79	69
70	225.41	279.39	315.94	342.03	408.32	70
71	246.92	306.31	346.50	374.65	447.05	71
72	271.06	336.49	380.70	411.29	490.53	72
73	299.89	372.75	418.68	447.12	543.42	73
74	331.41	412.34	446.47	475.00	598.88	74
75	260.96	325.02	368.03	397.40	473.63	75
76	286.77	357.50	404.89	437.20	520.67	76
77	314.05	391.85	443.82	479.20	570.14	77
78	342.00	427.07	483.75	522.17	620.28	78
79	371.27	463.91	525.49	567.11	672.51	79
80	401.83	502.40	569.11	614.02	726.80	80
81	433.69	542.54	614.56	662.89	783.16	81
82	466.83	584.31	661.86	713.72	841.59	82
83	501.26	627.74	711.00	766.51	902.09	83
84	537.00	672.77	762.00	821.27	964.68	84
85	574.02	719.48	814.81	878.01	1,029.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.87	10.21	11.90	13.17	17.66	18-34
35-39	10.21	13.20	15.36	16.94	22.41	35-39
40-44	14.18	18.25	21.15	23.26	30.31	40-44
45-49	20.59	26.38	30.46	33.37	42.93	45-49
50	25.74	32.96	38.00	41.54	53.10	50
51	27.79	35.57	40.95	44.74	57.06	51
52	30.01	38.37	44.16	48.22	61.31	52
53	32.56	41.58	47.79	52.17	66.08	53
54	35.28	45.02	51.68	56.36	71.12	54
55	38.19	48.64	55.85	60.83	76.45	55
56	41.25	52.50	60.21	65.48	82.02	56
57	44.48	56.52	64.77	70.41	87.86	57
58	47.43	60.21	68.90	74.86	93.04	58
59	50.58	64.14	73.37	79.63	98.64	59
60	54.07	68.53	78.30	84.88	104.79	60
61	58.01	73.42	83.80	89.75	111.69	61
62	62.48	78.98	87.17	93.22	119.52	62
63	67.81	85.68	96.93	103.61	128.97	63
64	73.81	93.19	106.09	114.06	139.60	64
65	80.48	101.52	115.48	124.58	151.45	65
66	87.86	110.72	125.91	135.16	164.50	66
67	95.94	120.85	136.47	145.84	178.92	67
68	102.80	129.40	146.90	158.40	190.94	68
69	110.88	139.50	158.33	170.64	205.33	69
70	120.78	151.89	172.28	185.63	222.99	70
71	132.95	167.19	189.57	204.19	244.97	71
72	148.00	186.05	210.94	227.16	272.13	72
73	170.22	214.06	242.71	260.41	312.32	73
74	195.36	245.73	269.71	286.94	357.64	74
75	159.23	200.37	227.23	244.69	293.05	75
76	180.38	227.05	257.55	277.33	331.88	76
77	202.62	255.18	289.45	311.69	372.58	77
78	224.43	282.74	320.74	345.31	412.00	78
79	247.02	311.34	353.19	380.18	452.68	79
80	270.39	340.97	386.82	416.30	494.62	80
81	294.60	371.67	421.63	453.65	537.82	81
82	319.59	403.36	457.60	492.28	582.28	82
83	345.40	436.11	494.75	532.13	628.01	83
84	372.01	469.89	533.07	573.25	675.00	84
85	399.40	504.70	572.57	615.60	723.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.22	21.67	24.42	27.22	33.77	18-34
35-39	22.22	26.58	29.98	33.31	41.10	35-39
40-44	28.77	34.66	39.21	43.34	53.41	40-44
45-49	39.64	48.01	54.35	59.89	73.44	45-49
50	54.12	65.62	74.13	81.59	99.72	50
51	59.63	72.37	81.78	89.93	109.81	51
52	65.25	79.33	89.73	98.57	120.23	52
53	70.40	85.76	96.99	106.52	129.91	53
54	75.66	92.36	104.52	114.64	139.82	54
55	81.06	99.18	112.27	123.10	150.01	55
56	86.68	106.26	120.34	131.79	160.56	56
57	92.49	113.62	128.74	140.90	171.57	57
58	98.02	120.55	136.61	149.39	181.76	58
59	103.94	128.09	145.13	158.64	192.82	59
60	110.57	136.47	154.70	167.74	205.10	60
61	118.13	145.93	163.44	174.75	218.93	61
62	126.75	156.09	170.25	182.04	234.75	62
63	137.33	170.04	189.42	202.52	254.18	63
64	149.16	184.89	208.87	223.25	275.94	64
65	162.43	201.48	228.47	244.33	300.22	65
66	177.08	219.88	248.35	265.50	327.07	66
67	193.16	240.03	268.30	286.94	356.47	67
68	209.73	260.74	295.65	320.90	386.60	68
69	228.02	283.71	321.69	349.16	419.98	69
70	248.41	309.25	350.77	380.33	457.23	70
71	271.13	337.81	383.29	415.20	498.84	71
72	296.62	369.77	419.58	454.26	545.41	72
73	327.12	408.34	460.28	493.09	602.24	73
74	360.44	450.32	489.69	520.99	659.56	74
75	282.97	353.89	401.87	434.82	521.49	75
76	310.04	388.08	440.78	476.89	571.41	76
77	338.55	424.11	481.69	521.07	623.64	77
78	367.49	460.71	523.28	565.86	676.01	78
79	397.68	498.83	566.55	612.49	730.27	79
80	429.06	538.49	611.59	660.95	786.38	80
81	461.68	579.71	658.32	711.22	844.36	81
82	495.49	622.45	706.81	763.33	904.19	82
83	530.49	666.75	756.99	817.25	965.90	83
84	566.74	712.53	808.93	873.00	1,029.50	84
85	604.17	759.91	862.53	930.61	1,094.92	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.26	12.03	14.04	15.56	21.06	18-34
35-39	12.10	15.67	18.26	20.16	26.93	35-39
40-44	16.77	21.63	25.11	27.67	36.36	40-44
45-49	24.17	31.02	35.90	39.40	51.10	45-49
50	30.04	38.56	44.55	48.79	62.87	50
51	32.38	41.55	47.93	52.44	67.45	51
52	34.87	44.72	51.58	56.43	72.33	52
53	37.78	48.37	55.71	60.94	77.80	53
54	40.82	52.26	60.12	65.70	83.54	54
55	44.11	56.33	64.85	70.77	89.63	55
56	47.53	60.67	69.77	76.01	95.93	56
57	51.14	65.16	74.87	81.55	102.53	57
58	54.41	69.28	79.48	86.52	108.34	58
59	57.89	73.61	84.44	91.83	114.57	59
60	61.70	78.47	89.87	97.62	121.40	60
61	66.02	83.82	95.91	103.11	129.06	61
62	70.92	89.92	99.91	107.26	137.72	62
63	76.76	97.29	110.47	118.50	148.19	63
64	83.31	105.54	120.45	129.88	159.99	64
65	90.58	114.64	130.74	141.39	173.07	65
66	98.59	124.65	142.15	153.03	187.43	66
67	107.33	135.66	153.73	164.85	203.26	67
68	114.77	144.97	165.03	178.33	216.46	68
69	123.48	155.88	177.43	191.66	232.19	69
70	134.08	169.21	192.46	207.86	251.36	70
71	147.06	185.59	211.04	227.82	275.16	71
72	163.07	205.71	233.89	252.47	304.37	72
73	186.67	235.59	267.89	287.23	347.04	73
74	213.31	269.27	295.83	314.73	394.86	74
75	173.16	218.69	248.72	268.45	323.61	75
76	195.45	246.90	280.90	303.16	365.14	76
77	218.80	276.56	314.61	339.57	408.49	77
78	241.57	305.42	347.47	374.94	450.12	78
79	265.04	335.26	381.41	411.48	492.91	79
80	289.25	366.06	416.48	449.22	536.83	80
81	314.27	397.90	452.66	488.10	581.90	81
82	340.00	430.65	489.93	528.21	628.11	82
83	366.53	464.41	528.32	569.44	675.48	83
84	393.79	499.14	567.81	611.90	723.98	84
85	421.79	534.85	608.43	655.51	773.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	20.56	24.64	27.88	30.93	38.74	18-34
35-39	25.32	30.49	34.52	38.21	47.54	35-39
40-44	32.95	39.95	45.37	49.96	62.09	40-44
45-49	45.42	55.32	62.85	69.07	85.34	45-49
50	61.03	74.42	84.35	92.62	114.10	50
51	66.99	81.77	92.69	101.72	125.18	51
52	73.08	89.36	101.43	111.19	136.66	52
53	78.86	96.61	109.61	120.18	147.68	53
54	84.80	104.08	118.15	129.40	158.99	54
55	90.91	111.80	126.94	139.03	170.62	55
56	97.25	119.80	136.07	148.87	182.63	56
57	103.76	128.06	145.52	159.15	195.11	57
58	109.85	135.69	154.20	168.52	206.40	58
59	116.29	143.95	163.54	178.67	218.58	59
60	123.49	153.08	174.00	188.71	232.05	60
61	131.68	163.34	183.71	196.75	247.15	61
62	141.01	174.43	191.60	205.22	264.43	62
63	152.56	189.64	212.21	227.27	285.86	63
64	165.41	205.82	233.24	249.71	309.78	64
65	179.80	223.85	254.53	272.66	336.40	65
66	195.60	243.77	276.18	295.76	365.73	66
67	212.87	265.48	297.96	319.25	397.69	67
68	230.50	287.60	326.95	355.10	430.25	68
69	249.87	312.04	354.70	385.34	466.17	69
70	271.41	339.11	385.60	418.63	506.14	70
71	295.34	369.31	420.08	455.75	550.63	71
72	322.18	403.05	458.46	497.23	600.29	72
73	354.35	443.93	501.88	539.06	661.06	73
74	389.47	488.30	532.91	566.98	720.24	74
75	304.98	382.76	435.71	472.24	569.35	75
76	333.31	418.66	476.67	516.58	622.15	76
77	363.05	456.37	519.56	562.94	677.14	77
78	392.98	494.35	562.81	609.55	731.74	78
79	424.09	533.75	607.61	657.87	788.03	79
80	456.29	574.58	654.07	707.88	845.96	80
81	489.67	616.88	702.08	759.55	905.56	81
82	524.15	660.59	751.76	812.94	966.79	82
83	559.72	705.76	802.98	867.99	1,029.71	83
84	596.48	752.29	855.86	924.73	1,094.32	84
85	634.32	800.34	910.25	983.21	1,160.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.65	13.85	16.18	17.95	24.46	18-34
35-39	13.99	18.14	21.16	23.38	31.45	35-39
40-44	19.36	25.01	29.07	32.08	42.41	40-44
45-49	27.75	35.66	41.34	45.43	59.27	45-49
50	34.34	44.16	51.10	56.04	72.64	50
51	36.97	47.53	54.91	60.14	77.84	51
52	39.73	51.07	59.00	64.64	83.35	52
53	43.00	55.16	63.63	69.71	89.52	53
54	46.36	59.50	68.56	75.04	95.96	54
55	50.03	64.02	73.85	80.71	102.81	55
56	53.81	68.84	79.33	86.54	109.84	56
57	57.80	73.80	84.97	92.69	117.20	57
58	61.39	78.35	90.06	98.18	123.64	58
59	65.20	83.08	95.51	104.03	130.50	59
60	69.33	88.41	101.44	110.36	138.01	60
61	74.03	94.22	108.02	116.47	146.43	61
62	79.36	100.86	112.65	121.30	155.92	62
63	85.71	108.90	124.01	133.39	167.41	63
64	92.81	117.89	134.81	145.70	180.38	64
65	100.68	127.76	146.00	158.20	194.69	65
66	109.32	138.58	158.39	170.90	210.36	66
67	118.72	150.47	170.99	183.86	227.60	67
68	126.74	160.54	183.16	198.26	241.98	68
69	136.08	172.26	196.53	212.68	259.05	69
70	147.38	186.53	212.64	230.09	279.73	70
71	161.17	203.99	232.51	251.45	305.35	71
72	178.14	225.37	256.84	277.78	336.61	72
73	203.12	257.12	293.07	314.05	381.76	73
74	231.26	292.81	321.95	342.52	432.08	74
75	187.09	237.01	270.21	292.21	354.17	75
76	210.52	266.75	304.25	328.99	398.40	76
77	234.98	297.94	339.77	367.45	444.40	77
78	258.71	328.10	374.20	404.57	488.24	78
79	283.06	359.18	409.63	442.78	533.14	79
80	308.11	391.15	446.14	482.14	579.04	80
81	333.94	424.13	483.69	522.55	625.98	81
82	360.41	457.94	522.26	564.14	673.94	82
83	387.66	492.71	561.89	606.75	722.95	83
84	415.57	528.39	602.55	650.55	772.96	84
85	444.18	565.00	644.29	695.42	823.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.90	27.61	31.34	34.64	43.71	18-34
35-39	28.42	34.40	39.06	43.11	53.98	35-39
40-44	37.13	45.24	51.53	56.58	70.77	40-44
45-49	51.20	62.63	71.35	78.25	97.24	45-49
50	67.94	83.22	94.57	103.65	128.48	50
51	74.35	91.17	103.60	113.51	140.55	51
52	80.91	99.39	113.13	123.81	153.09	52
53	87.32	107.46	122.23	133.84	165.45	53
54	93.94	115.80	131.78	144.16	178.16	54
55	100.76	124.42	141.61	154.96	191.23	55
56	107.82	133.34	151.80	165.95	204.70	56
57	115.03	142.50	162.30	177.40	218.65	57
58	121.68	150.83	171.79	187.65	231.04	58
59	128.64	159.81	181.95	198.70	244.34	59
60	136.41	169.69	193.30	209.68	259.00	60
61	145.23	180.75	203.98	218.75	275.37	61
62	155.27	192.77	212.95	228.40	294.11	62
63	167.79	209.24	235.00	252.02	317.54	63
64	181.66	226.75	257.61	276.17	343.62	64
65	197.17	246.22	280.59	300.99	372.58	65
66	214.12	267.66	304.01	326.02	404.39	66
67	232.58	290.93	327.62	351.56	438.91	67
68	251.27	314.46	358.25	389.30	473.90	68
69	271.72	340.37	387.71	421.52	512.36	69
70	294.41	368.97	420.43	456.93	555.05	70
71	319.55	400.81	456.87	496.30	602.42	71
72	347.74	436.33	497.34	540.20	655.17	72
73	381.58	479.52	543.48	585.03	719.88	73
74	418.50	526.28	576.13	612.97	780.92	74
75	326.99	411.63	469.55	509.66	617.21	75
76	356.58	449.24	512.56	556.27	672.89	76
77	387.55	488.63	557.43	604.81	730.64	77
78	418.47	527.99	602.34	653.24	787.47	78
79	450.50	568.67	648.67	703.25	845.79	79
80	483.52	610.67	696.55	754.81	905.54	80
81	517.66	654.05	745.84	807.88	966.76	81
82	552.81	698.73	796.71	862.55	1,029.39	82
83	588.95	744.77	848.97	918.73	1,093.52	83
84	626.22	792.05	902.79	976.46	1,159.14	84
85	664.47	840.77	957.97	1,035.81	1,226.14	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.04	15.67	18.32	20.34	27.86	18-34
35-39	15.88	20.61	24.06	26.60	35.97	35-39
40-44	21.95	28.39	33.03	36.49	48.46	40-44
45-49	31.33	40.30	46.78	51.46	67.44	45-49
50	38.64	49.76	57.65	63.29	82.41	50
51	41.56	53.51	61.89	67.84	88.23	51
52	44.59	57.42	66.42	72.85	94.37	52
53	48.22	61.95	71.55	78.48	101.24	53
54	51.90	66.74	77.00	84.38	108.38	54
55	55.95	71.71	82.85	90.65	115.99	55
56	60.09	77.01	88.89	97.07	123.75	56
57	64.46	82.44	95.07	103.83	131.87	57
58	68.37	87.42	100.64	109.84	138.94	58
59	72.51	92.55	106.58	116.23	146.43	59
60	76.96	98.35	113.01	123.10	154.62	60
61	82.04	104.62	120.13	129.83	163.80	61
62	87.80	111.80	125.39	135.34	174.12	62
63	94.66	120.51	137.55	148.28	186.63	63
64	102.31	130.24	149.17	161.52	200.77	64
65	110.78	140.88	161.26	175.01	216.31	65
66	120.05	152.51	174.63	188.77	233.29	66
67	130.11	165.28	188.25	202.87	251.94	67
68	138.71	176.11	201.29	218.19	267.50	68
69	148.68	188.64	215.63	233.70	285.91	69
70	160.68	203.85	232.82	252.32	308.10	70
71	175.28	222.39	253.98	275.08	335.54	71
72	193.21	245.03	279.79	303.09	368.85	72
73	219.57	278.65	318.25	340.87	416.48	73
74	249.21	316.35	348.07	370.31	469.30	74
75	201.02	255.33	291.70	315.97	384.73	75
76	225.59	286.60	327.60	354.82	431.66	76
77	251.16	319.32	364.93	395.33	480.31	77
78	275.85	350.78	400.93	434.20	526.36	78
79	301.08	383.10	437.85	474.08	573.37	79
80	326.97	416.24	475.80	515.06	621.25	80
81	353.61	450.36	514.72	557.00	670.06	81
82	380.82	485.23	554.59	600.07	719.77	82
83	408.79	521.01	595.46	644.06	770.42	83
84	437.35	557.64	637.29	689.20	821.94	84
85	466.57	595.15	680.15	735.33	874.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	25.24	30.58	34.80	38.35	48.68	18-34
35-39	31.52	38.31	43.60	48.01	60.42	35-39
40-44	41.31	50.53	57.69	63.20	79.45	40-44
45-49	56.98	69.94	79.85	87.43	109.14	45-49
50	74.85	92.02	104.79	114.68	142.86	50
51	81.71	100.57	114.51	125.30	155.92	51
52	88.74	109.42	124.83	136.43	169.52	52
53	95.78	118.31	134.85	147.50	183.22	53
54	103.08	127.52	145.41	158.92	197.33	54
55	110.61	137.04	156.28	170.89	211.84	55
56	118.39	146.88	167.53	183.03	226.77	56
57	126.30	156.94	179.08	195.65	242.19	57
58	133.51	165.97	189.38	206.78	255.68	58
59	140.99	175.67	200.36	218.73	270.10	59
60	149.33	186.30	212.60	230.65	285.95	60
61	158.78	198.16	224.25	240.75	303.59	61
62	169.53	211.11	234.30	251.58	323.79	62
63	183.02	228.84	257.79	276.77	349.22	63
64	197.91	247.68	281.98	302.63	377.46	64
65	214.54	268.59	306.65	329.32	408.76	65
66	232.64	291.55	331.84	356.28	443.05	66
67	252.29	316.38	357.28	383.87	480.13	67
68	272.04	341.32	389.55	423.50	517.55	68
69	293.57	368.70	420.72	457.70	558.55	69
70	317.41	398.83	455.26	495.23	603.96	70
71	343.76	432.31	493.66	536.85	654.21	71
72	373.30	469.61	536.22	583.17	710.05	72
73	408.81	515.11	585.08	631.00	778.70	73
74	447.53	564.26	619.35	658.96	841.60	74
75	349.00	440.50	503.39	547.08	665.07	75
76	379.85	479.82	548.45	595.96	723.63	76
77	412.05	520.89	595.30	646.68	784.14	77
78	443.96	561.63	641.87	696.93	843.20	78
79	476.91	603.59	689.73	748.63	903.55	79
80	510.75	646.76	739.03	801.74	965.12	80
81	545.65	691.22	789.60	856.21	1,027.96	81
82	581.47	736.87	841.66	912.16	1,091.99	82
83	618.18	783.78	894.96	969.47	1,157.33	83
84	655.96	831.81	949.72	1,028.19	1,223.96	84
85	694.62	881.20	1,005.69	1,088.41	1,291.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.43	17.49	20.46	22.73	31.26	18-34
35-39	17.77	23.08	26.96	29.82	40.49	35-39
40-44	24.54	31.77	36.99	40.90	54.51	40-44
45-49	34.91	44.94	52.22	57.49	75.61	45-49
50	42.94	55.36	64.20	70.54	92.18	50
51	46.15	59.49	68.87	75.54	98.62	51
52	49.45	63.77	73.84	81.06	105.39	52
53	53.44	68.74	79.47	87.25	112.96	53
54	57.44	73.98	85.44	93.72	120.80	54
55	61.87	79.40	91.85	100.59	129.17	55
56	66.37	85.18	98.45	107.60	137.66	56
57	71.12	91.08	105.17	114.97	146.54	57
58	75.35	96.49	111.22	121.50	154.24	58
59	79.82	102.02	117.65	128.43	162.36	59
60	84.59	108.29	124.58	135.84	171.23	60
61	90.05	115.02	132.24	143.19	181.17	61
62	96.24	122.74	138.13	149.38	192.32	62
63	103.61	132.12	151.09	163.17	205.85	63
64	111.81	142.59	163.53	177.34	221.16	64
65	120.88	154.00	176.52	191.82	237.93	65
66	130.78	166.44	190.87	206.64	256.22	66
67	141.50	180.09	205.51	221.88	276.28	67
68	150.68	191.68	219.42	238.12	293.02	68
69	161.28	205.02	234.73	254.72	312.77	69
70	173.98	221.17	253.00	274.55	336.47	70
71	189.39	240.79	275.45	298.71	365.73	71
72	208.28	264.69	302.74	328.40	401.09	72
73	236.02	300.18	343.43	367.69	451.20	73
74	267.16	339.89	374.19	398.10	506.52	74
75	214.95	273.65	313.19	339.73	415.29	75
76	240.66	306.45	350.95	380.65	464.92	76
77	267.34	340.70	390.09	423.21	516.22	77
78	292.99	373.46	427.66	463.83	564.48	78
79	319.10	407.02	466.07	505.38	613.60	79
80	345.83	441.33	505.46	547.98	663.46	80
81	373.28	476.59	545.75	591.45	714.14	81
82	401.23	512.52	586.92	636.00	765.60	82
83	429.92	549.31	629.03	681.37	817.89	83
84	459.13	586.89	672.03	727.85	870.92	84
85	488.96	625.30	716.01	775.24	924.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	27.58	33.55	38.26	42.06	53.65	18-34
35-39	34.62	42.22	48.14	52.91	66.86	35-39
40-44	45.49	55.82	63.85	69.82	88.13	40-44
45-49	62.76	77.25	88.35	96.61	121.04	45-49
50	81.76	100.82	115.01	125.71	157.24	50
51	89.07	109.97	125.42	137.09	171.29	51
52	96.57	119.45	136.53	149.05	185.95	52
53	104.24	129.16	147.47	161.16	200.99	53
54	112.22	139.24	159.04	173.68	216.50	54
55	120.46	149.66	170.95	186.82	232.45	55
56	128.96	160.42	183.26	200.11	248.84	56
57	137.57	171.38	195.86	213.90	265.73	57
58	145.34	181.11	206.97	225.91	280.32	58
59	153.34	191.53	218.77	238.76	295.86	59
60	162.25	202.91	231.90	251.62	312.90	60
61	172.33	215.57	244.52	262.75	331.81	61
62	183.79	229.45	255.65	274.76	353.47	62
63	198.25	248.44	280.58	301.52	380.90	63
64	214.16	268.61	306.35	329.09	411.30	64
65	231.91	290.96	332.71	357.65	444.94	65
66	251.16	315.44	359.67	386.54	481.71	66
67	272.00	341.83	386.94	416.18	521.35	67
68	292.81	368.18	420.85	457.70	561.20	68
69	315.42	397.03	453.73	493.88	604.74	69
70	340.41	428.69	490.09	533.53	652.87	70
71	367.97	463.81	530.45	577.40	706.00	71
72	398.86	502.89	575.10	626.14	764.93	72
73	436.04	550.70	626.68	676.97	837.52	73
74	476.56	602.24	662.57	704.95	902.28	74
75	371.01	469.37	537.23	584.50	712.93	75
76	403.12	510.40	584.34	635.65	774.37	76
77	436.55	553.15	633.17	688.55	837.64	77
78	469.45	595.27	681.40	740.62	898.93	78
79	503.32	638.51	730.79	794.01	961.31	79
80	537.98	682.85	781.51	848.67	1,024.70	80
81	573.64	728.39	833.36	904.54	1,089.16	81
82	610.13	775.01	886.61	961.77	1,154.59	82
83	647.41	822.79	940.95	1,020.21	1,221.14	83
84	685.70	871.57	996.65	1,079.92	1,288.78	84
85	724.77	921.63	1,053.41	1,141.01	1,357.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.82	19.31	22.60	25.12	34.66	18-34
35-39	19.66	25.55	29.86	33.04	45.01	35-39
40-44	27.13	35.15	40.95	45.31	60.56	40-44
45-49	38.49	49.58	57.66	63.52	83.78	45-49
50	47.24	60.96	70.75	77.79	101.95	50
51	50.74	65.47	75.85	83.24	109.01	51
52	54.31	70.12	81.26	89.27	116.41	52
53	58.66	75.53	87.39	96.02	124.68	53
54	62.98	81.22	93.88	103.06	133.22	54
55	67.79	87.09	100.85	110.53	142.35	55
56	72.65	93.35	108.01	118.13	151.57	56
57	77.78	99.72	115.27	126.11	161.21	57
58	82.33	105.56	121.80	133.16	169.54	58
59	87.13	111.49	128.72	140.63	178.29	59
60	92.22	118.23	136.15	148.58	187.84	60
61	98.06	125.42	144.35	156.55	198.54	61
62	104.68	133.68	150.87	163.42	210.52	62
63	112.56	143.73	164.63	178.06	225.07	63
64	121.31	154.94	177.89	193.16	241.55	64
65	130.98	167.12	191.78	208.63	259.55	65
66	141.51	180.37	207.11	224.51	279.15	66
67	152.89	194.90	222.77	240.89	300.62	67
68	162.65	207.25	237.55	258.05	318.54	68
69	173.88	221.40	253.83	275.74	339.63	69
70	187.28	238.49	273.18	296.78	364.84	70
71	203.50	259.19	296.92	322.34	395.92	71
72	223.35	284.35	325.69	353.71	433.33	72
73	252.47	321.71	368.61	394.51	485.92	73
74	285.11	363.43	400.31	425.89	543.74	74
75	228.88	291.97	334.68	363.49	445.85	75
76	255.73	326.30	374.30	406.48	498.18	76
77	283.52	362.08	415.25	451.09	552.13	77
78	310.13	396.14	454.39	493.46	602.60	78
79	337.12	430.94	494.29	536.68	653.83	79
80	364.69	466.42	535.12	580.90	705.67	80
81	392.95	502.82	576.78	625.90	758.22	81
82	421.64	539.81	619.25	671.93	811.43	82
83	451.05	577.61	662.60	718.68	865.36	83
84	480.91	616.14	706.77	766.50	919.90	84
85	511.35	655.45	751.87	815.15	975.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates - Attained Ages <= 68

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.90	12.67	14.09	15.95	19.20	18-34
35-39	12.91	15.11	16.83	18.94	22.74	35-39
40-44	16.44	19.40	21.66	24.24	29.04	40-44
45-49	22.62	26.90	30.09	33.45	39.99	45-49
50	32.47	38.69	43.25	47.95	57.16	50
51	36.18	43.15	48.30	53.45	63.70	51
52	39.95	47.75	53.43	59.07	70.38	52
53	43.08	51.61	57.80	63.80	76.02	53
54	46.23	55.52	62.23	68.57	81.75	54
55	49.43	59.57	66.80	73.50	87.64	55
56	52.79	63.79	71.60	78.65	93.79	56
57	56.35	68.27	76.68	84.10	100.28	57
58	59.90	72.72	81.71	89.52	106.72	58
59	63.83	77.63	87.25	95.53	113.83	59
60	68.25	83.17	93.53	101.34	121.80	60
61	73.33	89.51	99.01	105.33	130.89	61
62	79.13	96.19	102.75	109.30	141.29	62
63	86.09	105.40	115.87	123.26	153.71	63
64	93.97	115.22	128.99	137.21	167.77	64
65	102.86	126.27	142.06	151.18	183.56	65
66	112.81	138.63	155.22	165.13	201.19	66
67	123.84	152.35	168.35	179.09	220.75	67
68	135.49	166.76	187.73	203.41	241.11	68
69	148.48	182.90	205.96	222.98	263.90	69
70	163.05	201.01	226.45	244.67	289.52	70
71	179.41	221.37	249.49	269.13	318.41	71
72	197.77	244.25	275.36	296.70	350.94	72
73	219.65	271.60	303.76	323.15	390.37	73
74	243.59	301.57	324.84	345.59	433.55	74
75	192.49	238.57	269.21	289.99	342.98	75
76	212.27	263.35	297.25	320.22	378.55	76
77	233.25	289.67	327.02	352.29	416.18	77
78	254.97	316.93	357.85	385.44	454.78	78
79	277.81	345.58	390.24	420.28	495.22	79
80	301.76	375.64	424.23	456.82	537.49	80
81	326.82	407.10	459.81	495.06	581.58	81
82	352.97	439.97	496.96	534.98	627.52	82
83	380.25	474.25	535.70	576.59	675.28	83
84	408.62	509.92	576.03	619.90	724.88	84
85	438.12	547.01	617.93	664.91	776.32	85
86*	468.73	585.50	661.42	711.60	829.59	86*
87*	500.44	625.39	706.50	759.99	884.69	87*
88*	533.27	666.68	753.16	810.07	941.63	88*
89*	567.20	709.38	801.40	861.85	1,000.38	89*
90*	602.23	753.48	851.22	915.31	1,060.99	90*
91*	638.38	798.99	902.64	970.47	1,123.43	91*
92*	675.64	845.90	955.64	1,027.33	1,187.70	92*
93*	714.01	894.22	1,010.22	1,085.88	1,253.80	93*
94*	753.49	943.94	1,066.37	1,146.11	1,321.73	94*
95+*	794.08	995.06	1,124.13	1,208.04	1,391.49	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.22	6.76	7.86	8.69	11.48	18-34
35-39	6.70	8.64	10.03	11.05	14.41	35-39
40-44	9.34	11.98	13.85	15.18	19.55	40-44
45-49	13.70	17.52	20.16	22.03	28.00	45-49
50	17.27	22.04	25.33	27.62	34.90	50
51	18.69	23.84	27.36	29.84	37.60	51
52	20.26	25.80	29.59	32.23	40.51	52
53	22.03	28.03	32.12	34.96	43.79	53
54	23.95	30.44	34.83	37.87	47.28	54
55	26.00	32.99	37.74	40.99	50.97	55
56	28.17	35.71	40.80	44.27	54.87	56
57	30.46	38.57	44.04	47.75	58.96	57
58	32.58	41.19	46.98	50.91	62.63	58
59	34.86	44.04	50.18	54.32	66.63	59
60	37.41	47.20	53.75	58.12	71.04	60
61	40.28	50.76	57.75	61.54	75.98	61
62	43.53	54.81	59.96	63.79	81.62	62
63	47.42	59.67	67.18	71.47	88.41	63
64	51.81	65.12	73.89	79.14	96.03	64
65	56.70	71.21	80.74	86.81	104.59	65
66	62.13	77.97	88.35	94.48	114.04	66
67	68.11	85.42	96.03	102.17	124.53	67
68	73.17	91.70	103.73	111.55	133.26	68
69	79.17	99.18	112.16	120.52	143.77	69
70	86.58	108.40	122.53	131.63	156.77	70
71	95.73	119.86	135.42	145.45	173.01	71
72	107.08	134.04	151.44	162.60	193.24	72
73	123.87	155.09	175.23	188.17	223.62	73
74	142.91	178.99	196.23	208.76	258.11	74
75	117.04	146.65	165.74	177.97	211.45	75
76	133.17	166.91	188.66	202.59	240.56	76
77	150.19	188.34	212.90	228.62	271.21	77
78	166.98	209.50	236.84	254.30	301.18	78
79	184.47	231.54	261.78	281.04	332.25	79
80	202.62	254.46	287.71	308.84	364.44	80
81	221.47	278.27	314.65	337.69	397.74	81
82	241.00	302.95	342.58	367.62	432.14	82
83	261.22	328.51	371.50	398.61	467.65	83
84	282.13	354.96	401.43	430.65	504.30	84
85	303.70	382.28	432.35	463.75	542.02	85
86*	325.97	410.48	464.28	497.92	580.87	86*
87*	348.93	439.57	497.19	533.14	620.83	87*
88*	372.56	469.54	531.11	569.42	661.90	88*
89*	396.89	500.38	566.02	606.77	704.08	89*
90*	421.89	532.11	601.92	645.18	747.37	90*
91*	447.59	564.72	638.84	684.65	791.76	91*
92*	473.96	598.20	676.74	725.17	837.27	92*
93*	501.02	632.56	715.65	766.76	883.89	93*
94*	528.77	667.81	755.55	809.42	931.63	94*
95+*	557.19	703.95	796.44	853.12	980.46	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	32.83	40.24	45.82	50.16	63.13	18-34
35-39	41.37	50.90	57.96	63.39	79.43	35-39
40-44	52.97	65.35	74.46	81.35	101.46	40-44
45-49	69.31	85.81	97.79	106.72	132.50	45-49
50	85.99	106.59	121.45	132.46	164.01	50
51	92.28	114.45	130.43	142.20	175.91	51
52	98.82	122.66	139.77	152.37	188.33	52
53	105.37	130.89	149.21	162.65	200.87	53
54	112.07	139.37	158.89	173.17	213.74	54
55	118.94	148.03	168.78	183.96	226.85	55
56	125.90	156.83	178.84	194.89	240.15	56
57	132.95	165.76	189.05	205.99	253.59	57
58	138.95	173.41	197.77	215.38	264.90	58
59	145.29	181.44	206.92	225.27	276.78	59
60	152.19	190.21	216.91	236.05	289.68	60
61	159.92	200.00	228.07	248.08	304.09	61
62	168.71	211.13	240.76	261.78	320.54	62
63	179.97	225.37	256.95	279.33	341.61	63
64	192.53	241.21	275.02	298.90	365.14	64
65	206.34	258.64	294.87	320.44	391.04	65
66	221.36	277.60	316.52	343.90	419.25	66
67	237.57	298.09	339.88	369.24	449.76	67
68	253.59	318.32	362.96	394.31	480.01	68
69	271.06	340.42	388.19	421.67	513.04	69
70	290.29	364.73	415.99	451.83	549.41	70
71	311.56	391.70	446.80	485.29	589.70	71
72	335.20	421.69	481.10	522.48	634.48	72
73	364.28	458.69	523.49	568.52	690.21	73
74	395.60	498.63	557.47	593.05	750.09	74
75	306.30	386.38	441.16	479.02	580.84	75
76	331.05	417.93	477.25	518.09	627.56	76
77	356.56	450.47	514.42	558.25	675.28	77
78	381.39	482.15	550.51	597.10	720.74	78
79	406.71	514.43	587.25	636.56	766.54	79
80	432.51	547.32	624.63	676.64	812.70	80
81	458.77	580.83	662.66	717.33	859.20	81
82	485.50	614.93	701.34	758.64	906.05	82
83	512.71	649.64	740.66	800.56	953.24	83
84	540.39	684.97	780.62	843.09	1,000.79	84
85	568.55	720.90	821.24	886.24	1,048.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	19.27	24.91	29.01	31.99	42.69	18-34
35-39	24.85	32.03	37.21	40.96	54.04	35-39
40-44	32.44	41.72	48.36	53.08	69.24	40-44
45-49	42.95	55.11	63.70	69.79	89.99	45-49
50	50.84	65.18	75.26	82.33	105.60	50
51	53.81	68.98	79.59	87.04	111.45	51
52	57.00	73.02	84.23	92.08	117.62	52
53	60.61	77.59	89.44	97.74	124.50	53
54	64.39	82.40	94.92	103.68	131.66	54
55	68.32	87.38	100.60	109.82	139.06	55
56	72.38	92.51	106.43	116.12	146.61	56
57	76.52	97.70	112.36	122.51	154.22	57
58	80.00	102.11	117.35	127.89	160.56	58
59	83.68	106.72	122.60	133.52	167.13	59
60	87.65	111.71	128.25	139.61	174.26	60
61	92.05	117.25	134.53	146.35	182.15	61
62	96.99	123.48	141.59	153.96	191.11	62
63	103.18	131.30	150.47	163.50	202.41	63
64	110.07	139.97	160.31	174.12	215.02	64
65	117.60	149.50	171.14	185.79	228.88	65
66	125.82	159.86	182.92	198.49	244.02	66
67	134.68	171.07	195.68	212.24	260.43	67
68	142.09	180.41	206.25	223.62	273.93	68
69	150.64	191.21	218.54	236.89	289.70	69
70	160.88	204.17	233.31	252.84	308.76	70
71	173.32	219.97	251.31	272.28	332.15	71
72	188.47	239.24	273.33	296.12	360.85	72
73	211.06	268.05	306.33	331.92	404.62	73
74	236.34	300.32	336.97	358.48	453.60	74
75	188.40	239.54	273.93	296.90	361.89	75
76	209.15	266.08	304.34	329.89	401.85	76
77	230.67	293.61	335.91	364.10	443.06	77
78	251.04	319.71	365.79	396.43	481.43	78
79	271.80	346.33	396.27	429.39	520.22	79
80	292.96	373.46	427.33	462.94	559.44	80
81	314.51	401.11	458.97	497.10	599.10	81
82	336.44	429.29	491.19	531.87	639.19	82
83	358.77	457.98	524.00	567.25	679.72	83
84	381.48	487.19	557.39	603.24	720.66	84
85	404.58	516.91	591.37	639.84	639.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.79	15.06	16.87	18.94	23.20	18-34
35-39	15.40	18.26	20.48	22.88	27.93	35-39
40-44	19.80	23.66	26.62	29.58	36.03	40-44
45-49	27.27	32.79	36.93	40.85	49.57	45-49
50	38.04	45.78	51.49	56.84	68.75	50
51	42.11	50.72	57.09	62.95	76.08	51
52	46.26	55.83	62.86	69.23	83.62	52
53	49.90	60.35	67.96	74.81	90.33	53
54	53.60	64.96	73.21	80.46	97.19	54
55	57.36	69.73	78.62	86.33	104.24	55
56	61.30	74.69	84.27	92.41	111.57	56
57	65.43	79.90	90.19	98.80	119.25	57
58	69.43	84.91	95.88	104.93	126.57	58
59	73.78	90.40	102.08	111.67	134.58	59
60	78.66	96.55	109.07	118.23	143.51	60
61	84.25	103.53	115.34	123.05	153.63	61
62	90.61	110.97	119.95	127.98	165.20	62
63	98.36	121.19	134.23	143.20	179.23	63
64	107.06	132.08	148.62	158.53	195.03	64
65	116.85	144.29	163.06	174.00	212.71	65
66	127.73	157.87	177.64	189.50	232.34	66
67	139.72	172.85	192.25	205.12	253.96	67
68	152.22	188.39	212.95	230.96	276.27	68
69	166.08	205.72	232.55	252.13	301.11	69
70	181.58	225.07	254.51	275.53	328.92	70
71	198.91	246.75	279.13	301.80	360.13	71
72	218.36	271.06	306.68	331.31	395.15	72
73	241.59	300.27	337.27	360.18	437.76	73
74	266.98	332.17	359.65	382.64	482.43	74
75	210.22	261.83	296.47	320.14	381.54	75
76	231.02	287.99	326.16	352.19	419.43	76
77	252.98	315.65	357.53	386.02	459.27	77
78	275.50	344.03	389.69	420.63	499.67	78
79	299.08	373.71	423.31	456.83	541.75	79
80	323.70	404.71	458.45	494.62	585.49	80
81	349.37	437.04	495.06	533.99	630.88	81
82	376.05	470.70	533.17	574.94	677.95	82
83	403.80	505.67	572.75	617.47	726.68	83
84	432.57	541.95	613.83	661.57	777.09	84
85	462.41	579.58	656.37	707.28	829.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.34	8.22	9.59	10.62	14.22	18-34
35-39	8.22	10.63	12.36	13.65	18.05	35-39
40-44	11.43	14.71	17.04	18.73	24.42	40-44
45-49	16.59	21.26	24.54	26.89	34.58	45-49
50	20.74	26.55	30.61	33.46	42.77	50
51	22.39	28.65	32.99	36.05	45.97	51
52	24.18	30.92	35.56	38.84	49.38	52
53	26.24	33.50	38.50	42.02	53.23	53
54	28.42	36.27	41.63	45.40	57.29	54
55	30.77	39.18	44.99	48.99	61.58	55
56	33.23	42.29	48.50	52.75	66.08	56
57	35.83	45.53	52.17	56.73	70.78	57
58	38.21	48.50	55.51	60.31	74.96	58
59	40.75	51.67	59.10	64.15	79.46	59
60	43.56	55.20	63.07	68.39	84.42	60
61	46.73	59.14	67.51	72.30	89.97	61
62	50.33	63.63	70.23	75.10	96.28	62
63	54.63	69.02	78.08	83.46	103.90	63
64	59.47	75.07	85.46	91.89	112.46	64
65	64.83	81.78	93.04	100.35	122.00	65
66	70.77	89.19	101.43	108.88	132.51	66
67	77.29	97.35	109.94	117.48	144.13	67
68	82.81	104.24	118.33	127.60	153.82	68
69	89.32	112.38	127.54	137.46	165.40	69
70	97.30	122.35	138.78	149.54	179.62	70
71	107.10	134.68	152.72	164.49	197.33	71
72	119.22	149.87	169.93	182.99	219.21	72
73	137.12	172.43	195.52	209.78	251.59	73
74	157.37	197.96	217.27	231.15	288.10	74
75	128.26	161.41	183.05	197.11	236.07	75
76	145.31	182.90	207.47	223.40	267.36	76
77	163.23	205.57	233.17	251.08	300.14	77
78	180.78	227.77	258.37	278.17	331.89	78
79	198.98	250.81	284.52	306.26	364.66	79
80	217.82	274.67	311.61	335.36	398.44	80
81	237.32	299.40	339.65	365.44	433.25	81
82	257.44	324.93	368.62	396.56	469.06	82
83	278.24	351.30	398.54	428.67	505.89	83
84	299.68	378.52	429.42	461.78	543.75	84
85	321.74	406.57	461.23	495.90	582.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.68	17.45	19.65	21.93	27.20	18-34
35-39	17.89	21.41	24.13	26.82	33.12	35-39
40-44	23.16	27.92	31.58	34.92	43.02	40-44
45-49	31.92	38.68	43.77	48.25	59.15	45-49
50	43.61	52.87	59.73	65.73	80.34	50
51	48.04	58.29	65.88	72.45	88.46	51
52	52.57	63.91	72.29	79.39	96.86	52
53	56.72	69.09	78.12	85.82	104.64	53
54	60.97	74.40	84.19	92.35	112.63	54
55	65.29	79.89	90.44	99.16	120.84	55
56	69.81	85.59	96.94	106.17	129.35	56
57	74.51	91.53	103.70	113.50	138.22	57
58	78.96	97.10	110.05	120.34	146.42	58
59	83.73	103.17	116.91	127.81	155.33	59
60	89.07	109.93	124.61	135.12	165.22	60
61	95.17	117.55	131.67	140.77	176.37	61
62	102.09	125.75	137.15	146.66	189.11	62
63	110.63	136.98	152.59	163.14	204.75	63
64	120.15	148.94	168.25	179.85	222.29	64
65	130.84	162.31	184.06	196.82	241.86	65
66	142.65	177.11	200.06	213.87	263.49	66
67	155.60	193.35	216.15	231.15	287.17	67
68	168.95	210.02	238.17	258.51	311.43	68
69	183.68	228.54	259.14	281.28	338.32	69
70	200.11	249.13	282.57	306.39	368.32	70
71	218.41	272.13	308.77	334.47	401.85	71
72	238.95	297.87	338.00	365.92	439.36	72
73	263.53	328.94	370.78	397.21	485.15	73
74	290.37	362.77	394.46	419.69	531.31	74
75	227.95	285.09	323.73	350.29	420.10	75
76	249.77	312.63	355.07	384.16	460.31	76
77	272.71	341.63	388.04	419.75	502.36	77
78	296.03	371.13	421.53	455.82	544.56	78
79	320.35	401.84	456.38	493.38	588.28	79
80	345.64	433.78	492.67	532.42	633.49	80
81	371.92	466.98	530.31	572.92	680.18	81
82	399.13	501.43	569.38	614.90	728.38	82
83	427.35	537.09	609.80	658.35	778.08	83
84	456.52	573.98	651.63	703.24	829.30	84
85	486.70	612.15	694.81	749.65	882.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.46	9.68	11.32	12.55	16.96	18-34
35-39	9.74	12.62	14.69	16.25	21.69	35-39
40-44	13.52	17.44	20.23	22.28	29.29	40-44
45-49	19.48	25.00	28.92	31.75	41.16	45-49
50	24.21	31.06	35.89	39.30	50.64	50
51	26.09	33.46	38.62	42.26	54.34	51
52	28.10	36.04	41.53	45.45	58.25	52
53	30.45	38.97	44.88	49.08	62.67	53
54	32.89	42.10	48.43	52.93	67.30	54
55	35.54	45.37	52.24	56.99	72.19	55
56	38.29	48.87	56.20	61.23	77.29	56
57	41.20	52.49	60.30	65.71	82.60	57
58	43.84	55.81	64.04	69.71	87.29	58
59	46.64	59.30	68.02	73.98	92.29	59
60	49.71	63.20	72.39	78.66	97.80	60
61	53.18	67.52	77.27	83.06	103.96	61
62	57.13	72.45	80.50	86.41	110.94	62
63	61.84	78.37	88.98	95.45	119.39	63
64	67.13	85.02	97.03	104.64	128.89	64
65	72.96	92.35	105.34	113.89	139.41	65
66	79.41	100.41	114.51	123.28	150.98	66
67	86.47	109.28	123.85	132.79	163.73	67
68	92.45	116.78	132.93	143.65	174.38	68
69	99.47	125.58	142.92	154.40	187.03	69
70	108.02	136.30	155.03	167.45	202.47	70
71	118.47	149.50	170.02	183.53	221.65	71
72	131.36	165.70	188.42	203.38	245.18	72
73	150.37	189.77	215.81	231.39	279.56	73
74	171.83	216.93	238.31	253.54	318.09	74
75	139.48	176.17	200.36	216.25	260.69	75
76	157.45	198.89	226.28	244.21	294.16	76
77	176.27	222.80	253.44	273.54	329.07	77
78	194.58	246.04	279.90	302.04	362.60	78
79	213.49	270.08	307.26	331.48	397.07	79
80	233.02	294.88	335.51	361.88	432.44	80
81	253.17	320.53	364.65	393.19	468.76	81
82	273.88	346.91	394.66	425.50	505.98	82
83	295.26	374.09	425.58	458.73	544.13	83
84	317.23	402.08	457.41	492.91	583.20	84
85	339.78	430.86	490.11	528.05	623.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.57	19.84	22.43	24.92	31.20	18-34
35-39	20.38	24.56	27.78	30.76	38.31	35-39
40-44	26.52	32.18	36.54	40.26	50.01	40-44
45-49	36.57	44.57	50.61	55.65	68.73	45-49
50	49.18	59.96	67.97	74.62	91.93	50
51	53.97	65.86	74.67	81.95	100.84	51
52	58.88	71.99	81.72	89.55	110.10	52
53	63.54	77.83	88.28	96.83	118.95	53
54	68.34	83.84	95.17	104.24	128.07	54
55	73.22	90.05	102.26	111.99	137.44	55
56	78.32	96.49	109.61	119.93	147.13	56
57	83.59	103.16	117.21	128.20	157.19	57
58	88.49	109.29	124.22	135.75	166.27	58
59	93.68	115.94	131.74	143.95	176.08	59
60	99.48	123.31	140.15	152.01	186.93	60
61	106.09	131.57	148.00	158.49	199.11	61
62	113.57	140.53	154.35	165.34	213.02	62
63	122.90	152.77	170.95	183.08	230.27	63
64	133.24	165.80	187.88	201.17	249.55	64
65	144.83	180.33	205.06	219.64	271.01	65
66	157.57	196.35	222.48	238.24	294.64	66
67	171.48	213.85	240.05	257.18	320.38	67
68	185.68	231.65	263.39	286.06	346.59	68
69	201.28	251.36	285.73	310.43	375.53	69
70	218.64	273.19	310.63	337.25	407.72	70
71	237.91	297.51	338.41	367.14	443.57	71
72	259.54	324.68	369.32	400.53	483.57	72
73	285.47	357.61	404.29	434.24	532.54	73
74	313.76	393.37	429.27	456.74	580.19	74
75	245.68	308.35	350.99	380.44	458.66	75
76	268.52	337.27	383.98	416.13	501.19	76
77	292.44	367.61	418.55	453.48	545.45	77
78	316.56	398.23	453.37	491.01	589.45	78
79	341.62	429.97	489.45	529.93	634.81	79
80	367.58	462.85	526.89	570.22	681.49	80
81	394.47	496.92	565.56	611.85	729.48	81
82	422.21	532.16	605.59	654.86	778.81	82
83	450.90	568.51	646.85	699.23	829.48	83
84	480.47	606.01	689.43	744.91	881.51	84
85	510.99	644.72	733.25	792.02	934.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.58	11.14	13.05	14.48	19.70	18-34
35-39	11.26	14.61	17.02	18.85	25.33	35-39
40-44	15.61	20.17	23.42	25.83	34.16	40-44
45-49	22.37	28.74	33.30	36.61	47.74	45-49
50	27.68	35.57	41.17	45.14	58.51	50
51	29.79	38.27	44.25	48.47	62.71	51
52	32.02	41.16	47.50	52.06	67.12	52
53	34.66	44.44	51.26	56.14	72.11	53
54	37.36	47.93	55.23	60.46	77.31	54
55	40.31	51.56	59.49	64.99	82.80	55
56	43.35	55.45	63.90	69.71	88.50	56
57	46.57	59.45	68.43	74.69	94.42	57
58	49.47	63.12	72.57	79.11	99.62	58
59	52.53	66.93	76.94	83.81	105.12	59
60	55.86	71.20	81.71	88.93	111.18	60
61	59.63	75.90	87.03	93.82	117.95	61
62	63.93	81.27	90.77	97.72	125.60	62
63	69.05	87.72	99.88	107.44	134.88	63
64	74.79	94.97	108.60	117.39	145.32	64
65	81.09	102.92	117.64	127.43	156.82	65
66	88.05	111.63	127.59	137.68	169.45	66
67	95.65	121.21	137.76	148.10	183.33	67
68	102.09	129.32	147.53	159.70	194.94	68
69	109.62	138.78	158.30	171.34	208.66	69
70	118.74	150.25	171.28	185.36	225.32	70
71	129.84	164.32	187.32	202.57	245.97	71
72	143.50	181.53	206.91	223.77	271.15	72
73	163.62	207.11	236.10	253.00	307.53	73
74	186.29	235.90	259.35	275.93	348.08	74
75	150.70	190.93	217.67	235.39	285.31	75
76	169.59	214.88	245.09	265.02	320.96	76
77	189.31	240.03	273.71	296.00	358.00	77
78	208.38	264.31	301.43	325.91	393.31	78
79	228.00	289.35	330.00	356.70	429.48	79
80	248.22	315.09	359.41	388.40	466.44	80
81	269.02	341.66	389.65	420.94	504.27	81
82	290.32	368.89	420.70	454.44	542.90	82
83	312.28	396.88	452.62	488.79	582.37	83
84	334.78	425.64	485.40	524.04	622.65	84
85	357.82	455.15	518.99	560.20	663.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.46	22.23	25.21	27.91	35.20	18-34
35-39	22.87	27.71	31.43	34.70	43.50	35-39
40-44	29.88	36.44	41.50	45.60	57.00	40-44
45-49	41.22	50.46	57.45	63.05	78.31	45-49
50	54.75	67.05	76.21	83.51	103.52	50
51	59.90	73.43	83.46	91.45	113.22	51
52	65.19	80.07	91.15	99.71	123.34	52
53	70.36	86.57	98.44	107.84	133.26	53
54	75.71	93.28	106.15	116.13	143.51	54
55	81.15	100.21	114.08	124.82	154.04	55
56	86.83	107.39	122.28	133.69	164.91	56
57	92.67	114.79	130.72	142.90	176.16	57
58	98.02	121.48	138.39	151.16	186.12	58
59	103.63	128.71	146.57	160.09	196.83	59
60	109.89	136.69	155.69	168.90	208.64	60
61	117.01	145.59	164.33	176.21	221.85	61
62	125.05	155.31	171.55	184.02	236.93	62
63	135.17	168.56	189.31	203.02	255.79	63
64	146.33	182.66	207.51	222.49	276.81	64
65	158.82	198.35	226.06	242.46	300.16	65
66	172.49	215.59	244.90	262.61	325.79	66
67	187.36	234.35	263.95	283.21	353.59	67
68	202.41	253.28	288.61	313.61	381.75	68
69	218.88	274.18	312.32	339.58	412.74	69
70	237.17	297.25	338.69	368.11	447.12	70
71	257.41	322.89	368.05	399.81	485.29	71
72	280.13	351.49	400.64	435.14	527.78	72
73	307.41	386.28	437.80	471.27	579.93	73
74	337.15	423.97	464.08	493.79	629.07	74
75	263.41	331.61	378.25	410.59	497.22	75
76	287.27	361.91	412.89	448.10	542.07	76
77	312.17	393.59	449.06	487.21	588.54	77
78	337.09	425.33	485.21	526.20	634.34	78
79	362.89	458.10	522.52	566.48	681.34	79
80	389.52	491.92	561.11	608.02	729.49	80
81	417.02	526.86	600.81	650.78	778.78	81
82	445.29	562.89	641.80	694.82	829.24	82
83	474.45	599.93	683.90	740.11	880.88	83
84	504.42	638.04	727.23	786.58	933.72	84
85	535.28	677.29	771.69	834.39	987.72	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.70	12.60	14.78	16.41	22.44	18-34
35-39	12.78	16.60	19.35	21.45	28.97	35-39
40-44	17.70	22.90	26.61	29.38	39.03	40-44
45-49	25.26	32.48	37.68	41.47	54.32	45-49
50	31.15	40.08	46.45	50.98	66.38	50
51	33.49	43.08	49.88	54.68	71.08	51
52	35.94	46.28	53.47	58.67	75.99	52
53	38.87	49.91	57.64	63.20	81.55	53
54	41.83	53.76	62.03	67.99	87.32	54
55	45.08	57.75	66.74	72.99	93.41	55
56	48.41	62.03	71.60	78.19	99.71	56
57	51.94	66.41	76.56	83.67	106.24	57
58	55.10	70.43	81.10	88.51	111.95	58
59	58.42	74.56	85.86	93.64	117.95	59
60	62.01	79.20	91.03	99.20	124.56	60
61	66.08	84.28	96.79	104.58	131.94	61
62	70.73	90.09	101.04	109.03	140.26	62
63	76.26	97.07	110.78	119.43	150.37	63
64	82.45	104.92	120.17	130.14	161.75	64
65	89.22	113.49	129.94	140.97	174.23	65
66	96.69	122.85	140.67	152.08	187.92	66
67	104.83	133.14	151.67	163.41	202.93	67
68	111.73	141.86	162.13	175.75	215.50	68
69	119.77	151.98	173.68	188.28	230.29	69
70	129.46	164.20	187.53	203.27	248.17	70
71	141.21	179.14	204.62	221.61	270.29	71
72	155.64	197.36	225.40	244.16	297.12	72
73	176.87	224.45	256.39	274.61	335.50	73
74	200.75	254.87	280.39	298.32	378.07	74
75	161.92	205.69	234.98	254.53	309.93	75
76	181.73	230.87	263.90	285.83	347.76	76
77	202.35	257.26	293.98	318.46	386.93	77
78	222.18	282.58	322.96	349.78	424.02	78
79	242.51	308.62	352.74	381.92	461.89	79
80	263.42	335.30	383.31	414.92	500.44	80
81	284.87	362.79	414.65	448.69	539.78	81
82	306.76	390.87	446.74	483.38	579.82	82
83	329.30	419.67	479.66	518.85	620.61	83
84	352.33	449.20	513.39	555.17	662.10	84
85	375.86	479.44	547.87	592.35	704.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	20.35	24.62	27.99	30.90	39.20	18-34
35-39	25.36	30.86	35.08	38.64	48.69	35-39
40-44	33.24	40.70	46.46	50.94	63.99	40-44
45-49	45.87	56.35	64.29	70.45	87.89	45-49
50	60.32	74.14	84.45	92.40	115.11	50
51	65.83	81.00	92.25	100.95	125.60	51
52	71.50	88.15	100.58	109.87	136.58	52
53	77.18	95.31	108.60	118.85	147.57	53
54	83.08	102.72	117.13	128.02	158.95	54
55	89.08	110.37	125.90	137.65	170.64	55
56	95.34	118.29	134.95	147.45	182.69	56
57	101.75	126.42	144.23	157.60	195.13	57
58	107.55	133.67	152.56	166.57	205.97	58
59	113.58	141.48	161.40	176.23	217.58	59
60	120.30	150.07	171.23	185.79	230.35	60
61	127.93	159.61	180.66	193.93	244.59	61
62	136.53	170.09	188.75	202.70	260.84	62
63	147.44	184.35	207.67	222.96	281.31	63
64	159.42	199.52	227.14	243.81	304.07	64
65	172.81	216.37	247.06	265.28	329.31	65
66	187.41	234.83	267.32	286.98	356.94	66
67	203.24	254.85	287.85	309.24	386.80	67
68	219.14	274.91	313.83	341.16	416.91	68
69	236.48	297.00	338.91	368.73	449.95	69
70	255.70	321.31	366.75	398.97	486.52	70
71	276.91	348.27	397.69	432.48	527.01	71
72	300.72	378.30	431.96	469.75	571.99	72
73	329.35	414.95	471.31	508.30	627.32	73
74	360.54	454.57	498.89	530.84	677.95	74
75	281.14	354.87	405.51	440.74	535.78	75
76	306.02	386.55	441.80	480.07	582.95	76
77	331.90	419.57	479.57	520.94	631.63	77
78	357.62	452.43	517.05	561.39	679.23	78
79	384.16	486.23	555.59	603.03	727.87	79
80	411.46	520.99	595.33	645.82	777.49	80
81	439.57	556.80	636.06	689.71	828.08	81
82	468.37	593.62	678.01	734.78	879.67	82
83	498.00	631.35	720.95	780.99	932.28	83
84	528.37	670.07	765.03	828.25	985.93	84
85	559.57	709.86	810.13	876.76	1,040.57	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.82	14.06	16.51	18.34	25.18	18-34
35-39	14.30	18.59	21.68	24.05	32.61	35-39
40-44	19.79	25.63	29.80	32.93	43.90	40-44
45-49	28.15	36.22	42.06	46.33	60.90	45-49
50	34.62	44.59	51.73	56.82	74.25	50
51	37.19	47.89	55.51	60.89	79.45	51
52	39.86	51.40	59.44	65.28	84.86	52
53	43.08	55.38	64.02	70.26	90.99	53
54	46.30	59.59	68.83	75.52	97.33	54
55	49.85	63.94	73.99	80.99	104.02	55
56	53.47	68.61	79.30	86.67	110.92	56
57	57.31	73.37	84.69	92.65	118.06	57
58	60.73	77.74	89.63	97.91	124.28	58
59	64.31	82.19	94.78	103.47	130.78	59
60	68.16	87.20	100.35	109.47	137.94	60
61	72.53	92.66	106.55	115.34	145.93	61
62	77.53	98.91	111.31	120.34	154.92	62
63	83.47	106.42	121.68	131.42	165.86	63
64	90.11	114.87	131.74	142.89	178.18	64
65	97.35	124.06	142.24	154.51	191.64	65
66	105.33	134.07	153.75	166.48	206.39	66
67	114.01	145.07	165.58	178.72	222.53	67
68	121.37	154.40	176.73	191.80	236.06	68
69	129.92	165.18	189.06	205.22	251.92	69
70	140.18	178.15	203.78	221.18	271.02	70
71	152.58	193.96	221.92	240.65	294.61	71
72	167.78	213.19	243.89	264.55	323.09	72
73	190.12	241.79	276.68	296.22	363.47	73
74	215.21	273.84	301.43	320.71	408.06	74
75	173.14	220.45	252.29	273.67	334.55	75
76	193.87	246.86	282.71	306.64	374.56	76
77	215.39	274.49	314.25	340.92	415.86	77
78	235.98	300.85	344.49	373.65	454.73	78
79	257.02	327.89	375.48	407.14	494.30	79
80	278.62	355.51	407.21	441.44	534.44	80
81	300.72	383.92	439.65	476.44	575.29	81
82	323.20	412.85	472.78	512.32	616.74	82
83	346.32	442.46	506.70	548.91	658.85	83
84	369.88	472.76	541.38	586.30	701.55	84
85	393.90	503.73	576.75	624.50	744.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.24	27.01	30.77	33.89	43.20	18-34
35-39	27.85	34.01	38.73	42.58	53.88	35-39
40-44	36.60	44.96	51.42	56.28	70.98	40-44
45-49	50.52	62.24	71.13	77.85	97.47	45-49
50	65.89	81.23	92.69	101.29	126.70	50
51	71.76	88.57	101.04	110.45	137.98	51
52	77.81	96.23	110.01	120.03	149.82	52
53	84.00	104.05	118.76	129.86	161.88	53
54	90.45	112.16	128.11	139.91	174.39	54
55	97.01	120.53	137.72	150.48	187.24	55
56	103.85	129.19	147.62	161.21	200.47	56
57	110.83	138.05	157.74	172.30	214.10	57
58	117.08	145.86	166.73	181.98	225.82	58
59	123.53	154.25	176.23	192.37	238.33	59
60	130.71	163.45	186.77	202.68	252.06	60
61	138.85	173.63	196.99	211.65	267.33	61
62	148.01	184.87	205.95	221.38	284.75	62
63	159.71	200.14	226.03	242.90	306.83	63
64	172.51	216.38	246.77	265.13	331.33	64
65	186.80	234.39	268.06	288.10	358.46	65
66	202.33	254.07	289.74	311.35	388.09	66
67	219.12	275.35	311.75	335.27	420.01	67
68	235.87	296.54	339.05	368.71	452.07	68
69	254.08	319.82	365.50	397.88	487.16	69
70	274.23	345.37	394.81	429.83	525.92	70
71	296.41	373.65	427.33	465.15	568.73	71
72	321.31	405.11	463.28	504.36	616.20	72
73	351.29	443.62	504.82	545.33	674.71	73
74	383.93	485.17	533.70	567.89	726.83	74
75	298.87	378.13	432.77	470.89	574.34	75
76	324.77	411.19	470.71	512.04	623.83	76
77	351.63	445.55	510.08	554.67	674.72	77
78	378.15	479.53	548.89	596.58	724.12	78
79	405.43	514.36	588.66	639.58	774.40	79
80	433.40	550.06	629.55	683.62	825.49	80
81	462.12	586.74	671.31	728.64	877.38	81
82	491.45	624.35	714.22	774.74	930.10	82
83	521.55	662.77	758.00	821.87	983.68	83
84	552.32	702.10	802.83	869.92	1,038.14	84
85	583.86	742.43	848.57	919.13	1,093.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.94	15.52	18.24	20.27	27.92	18-34
35-39	15.82	20.58	24.01	26.65	36.25	35-39
40-44	21.88	28.36	32.99	36.48	48.77	40-44
45-49	31.04	39.96	46.44	51.19	67.48	45-49
50	38.09	49.10	57.01	62.66	82.12	50
51	40.89	52.70	61.14	67.10	87.82	51
52	43.78	56.52	65.41	71.89	93.73	52
53	47.29	60.85	70.40	77.32	100.43	53
54	50.77	65.42	75.63	83.05	107.34	54
55	54.62	70.13	81.24	88.99	114.63	55
56	58.53	75.19	87.00	95.15	122.13	56
57	62.68	80.33	92.82	101.63	129.88	57
58	66.36	85.05	98.16	107.31	136.61	58
59	70.20	89.82	103.70	113.30	143.61	59
60	74.31	95.20	109.67	119.74	151.32	60
61	78.98	101.04	116.31	126.10	159.92	61
62	84.33	107.73	121.58	131.65	169.58	62
63	90.68	115.77	132.58	143.41	181.35	63
64	97.77	124.82	143.31	155.64	194.61	64
65	105.48	134.63	154.54	168.05	209.05	65
66	113.97	145.29	166.83	180.88	224.86	66
67	123.19	157.00	179.49	194.03	242.13	67
68	131.01	166.94	191.33	207.85	256.62	68
69	140.07	178.38	204.44	222.16	273.55	69
70	150.90	192.10	220.03	239.09	293.87	70
71	163.95	208.78	239.22	259.69	318.93	71
72	179.92	229.02	262.38	284.94	349.06	72
73	203.37	259.13	296.97	317.83	391.44	73
74	229.67	292.81	322.47	343.10	438.05	74
75	184.36	235.21	269.60	292.81	359.17	75
76	206.01	262.85	301.52	327.45	401.36	76
77	228.43	291.72	334.52	363.38	444.79	77
78	249.78	319.12	366.02	397.52	485.44	78
79	271.53	347.16	398.22	432.36	526.71	79
80	293.82	375.72	431.11	467.96	568.44	80
81	316.57	405.05	464.65	504.19	610.80	81
82	339.64	434.83	498.82	541.26	653.66	82
83	363.34	465.25	533.74	578.97	697.09	83
84	387.43	496.32	569.37	617.43	741.00	84
85	411.94	528.02	605.63	656.65	785.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates - Attained Ages 69-73

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.54	15.73	17.50	19.80	23.83	18-34
35-39	16.02	18.76	20.90	23.51	28.22	35-39
40-44	20.41	24.08	26.89	30.10	36.05	40-44
45-49	28.08	33.39	37.35	41.53	49.64	45-49
50	40.30	48.02	53.69	59.53	70.96	50
51	44.91	53.57	59.96	66.35	79.07	51
52	49.59	59.27	66.33	73.33	87.37	52
53	53.48	64.06	71.75	79.20	94.37	53
54	57.38	68.92	77.26	85.12	101.48	54
55	61.36	73.94	82.93	91.24	108.79	55
56	65.54	79.18	88.88	97.63	116.42	56
57	69.95	84.74	95.18	104.40	124.49	57
58	74.36	90.27	101.43	111.13	132.48	58
59	79.24	96.37	108.31	118.58	141.30	59
60	84.73	103.25	116.10	125.80	151.20	60
61	91.03	111.11	122.90	130.75	162.49	61
62	98.23	119.41	127.55	135.68	175.39	62
63	106.87	130.84	143.84	153.02	190.82	63
64	116.66	143.03	160.13	170.33	208.26	64
65	127.69	156.74	176.35	187.67	227.86	65
66	140.04	172.10	192.69	204.98	249.75	66
67	153.74	189.13	208.98	222.32	274.03	67
68	168.19	207.02	233.05	252.50	299.30	68
69	184.32	227.05	255.67	276.80	327.60	69
70	202.41	249.53	281.11	303.73	359.41	70
71	222.71	274.81	309.71	334.10	395.26	71
72	245.50	303.21	341.82	368.32	435.65	72
73	272.66	337.16	377.08	401.15	484.60	73
74	302.38	374.36	403.25	429.01	538.20	74
75	238.95	296.15	334.19	359.98	425.77	75
76	263.50	326.92	369.00	397.51	469.93	76
77	289.55	359.59	405.95	437.33	516.64	77
78	316.51	393.43	444.22	478.48	564.55	78
79	344.86	428.99	484.43	521.73	614.75	79
80	374.60	466.31	526.63	567.09	667.22	80
81	405.70	505.37	570.80	614.56	721.96	81
82	438.17	546.17	616.91	664.11	778.99	82
83	472.03	588.73	665.01	715.77	838.28	83
84	507.26	633.01	715.07	769.54	899.86	84
85	543.87	679.05	767.09	825.41	963.70	85
86*	581.87	726.82	821.07	883.37	1,029.83	86*
87*	621.23	776.34	877.03	943.43	1,098.23	87*
88*	661.99	827.60	934.96	1,005.61	1,168.92	88*
89*	704.11	880.61	994.84	1,069.88	1,241.86	89*
90*	747.59	935.35	1,056.69	1,136.25	1,317.10	90*
91*	792.47	991.85	1,120.52	1,204.72	1,394.60	91*
92*	838.73	1,050.08	1,186.31	1,275.30	1,474.38	92*
93*	886.36	1,110.06	1,254.06	1,347.98	1,556.44	93*
94*	935.37	1,171.78	1,323.77	1,422.76	1,640.77	94*
95+*	985.75	1,235.25	1,395.47	1,499.63	1,727.37	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.48	8.39	9.76	10.78	14.26	18-34
35-39	8.32	10.73	12.46	13.72	17.89	35-39
40-44	11.59	14.87	17.19	18.85	24.26	40-44
45-49	17.01	21.74	25.02	27.34	34.76	45-49
50	21.44	27.36	31.45	34.29	43.33	50
51	23.20	29.59	33.97	37.04	46.67	51
52	25.15	32.02	36.74	40.01	50.29	52
53	27.34	34.79	39.87	43.40	54.36	53
54	29.74	37.78	43.24	47.02	58.70	54
55	32.27	40.95	46.85	50.89	63.27	55
56	34.97	44.33	50.65	54.95	68.11	56
57	37.82	47.88	54.67	59.27	73.19	57
58	40.45	51.14	58.32	63.20	77.74	58
59	43.27	54.67	62.30	67.43	82.71	59
60	46.44	58.59	66.73	72.14	88.18	60
61	50.00	63.02	71.69	76.39	94.32	61
62	54.04	68.04	74.43	79.18	101.32	62
63	58.86	74.07	83.39	88.72	109.75	63
64	64.31	80.84	91.73	98.24	119.21	64
65	70.38	88.40	100.22	107.77	129.83	65
66	77.13	96.79	109.67	117.29	141.57	66
67	84.55	106.04	119.21	126.83	154.58	67
68	90.83	113.83	128.77	138.47	165.42	68
69	98.28	123.12	139.23	149.62	178.47	69
70	107.48	134.57	152.10	163.40	194.62	70
71	118.84	148.79	168.10	180.56	214.78	71
72	132.93	166.39	187.99	201.85	239.89	72
73	153.77	192.53	217.53	233.59	277.60	73
74	177.41	222.19	243.59	259.15	320.42	74
75	145.30	182.05	205.74	220.93	262.49	75
76	165.31	207.20	234.20	251.50	298.62	76
77	186.44	233.80	264.29	283.81	336.67	77
78	207.29	260.06	294.01	315.68	373.88	78
79	229.00	287.42	324.97	348.88	412.45	79
80	251.53	315.88	357.16	383.38	452.41	80
81	274.93	345.44	390.60	419.20	493.74	81
82	299.18	376.07	425.27	456.35	536.45	82
83	324.27	407.81	461.18	494.82	580.54	83
84	350.23	440.64	498.33	534.60	626.02	84
85	377.01	474.55	536.71	575.69	672.86	85
86*	404.66	509.56	576.34	618.10	721.08	86*
87*	433.15	545.67	617.20	661.82	770.69	87*
88*	462.49	582.88	659.30	706.86	821.66	88*
89*	492.70	621.16	702.65	753.23	874.03	89*
90*	523.73	660.55	747.22	800.91	927.77	90*
91*	555.62	701.03	793.04	849.91	982.87	91*
92*	588.37	742.59	840.10	900.22	1,039.37	92*
93*	621.95	785.25	888.39	951.84	1,097.24	93*
94*	656.41	829.01	937.93	1,004.80	1,156.50	94*
95+*	691.69	873.86	988.69	1,059.05	1,217.12	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	40.75	49.95	56.88	62.26	78.37	18-34
35-39	51.35	63.18	71.95	78.70	98.60	35-39
40-44	65.75	81.13	92.43	100.98	125.95	40-44
45-49	86.04	106.52	121.39	132.48	164.48	45-49
50	106.74	132.32	150.77	164.43	203.60	50
51	114.55	142.07	161.91	176.53	218.38	51
52	122.67	152.26	173.50	189.14	233.78	52
53	130.81	162.49	185.22	201.91	249.35	53
54	139.12	173.02	197.24	214.97	265.34	54
55	147.65	183.76	209.52	228.37	281.61	55
56	156.29	194.69	222.01	241.94	298.12	56
57	165.04	205.78	234.68	255.71	314.80	57
58	172.49	215.26	245.50	267.37	328.84	58
59	180.36	225.23	256.86	279.65	343.58	59
60	188.93	236.12	269.26	293.02	359.60	60
61	198.52	248.27	283.12	307.96	377.50	61
62	209.43	262.10	298.87	324.97	397.91	62
63	223.42	279.77	318.98	346.75	424.06	63
64	239.00	299.43	341.41	371.05	453.28	64
65	256.14	321.07	366.05	397.78	485.42	65
66	274.79	344.61	392.92	426.91	520.45	66
67	294.91	370.04	421.92	458.37	558.32	67
68	314.80	395.15	450.58	489.49	595.87	68
69	336.49	422.59	481.90	523.46	636.88	69
70	360.36	452.77	516.40	560.90	682.02	70
71	386.77	486.25	554.65	602.42	732.04	71
72	416.11	523.48	597.22	648.59	787.63	72
73	452.21	569.41	649.85	705.74	856.82	73
74	491.09	618.98	692.03	736.20	931.14	74
75	380.23	479.65	547.65	594.65	721.04	75
76	410.96	518.81	592.45	643.14	779.04	76
77	442.62	559.21	638.59	693.00	838.28	77
78	473.45	598.54	683.39	741.22	894.71	78
79	504.88	638.60	729.00	790.22	951.57	79
80	536.90	679.43	775.40	839.97	1,008.86	80
81	569.50	721.03	822.62	890.48	1,066.59	81
82	602.69	763.36	870.62	941.76	1,124.75	82
83	636.46	806.45	919.44	993.80	1,183.34	83
84	670.82	850.30	969.05	1,046.59	1,242.36	84
85	705.78	894.91	1,019.47	1,100.16	1,301.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	23.92	30.92	36.02	39.71	52.99	18-34
35-39	30.85	39.76	46.19	50.85	67.09	35-39
40-44	40.27	51.79	60.03	65.90	85.95	40-44
45-49	53.32	68.42	79.07	86.63	111.71	45-49
50	63.11	80.91	93.42	102.20	131.09	50
51	66.80	85.63	98.80	108.05	138.35	51
52	70.76	90.65	104.56	114.30	146.02	52
53	75.24	96.32	111.02	121.34	154.55	53
54	79.94	102.29	117.83	128.70	163.44	54
55	84.82	108.47	124.88	136.33	172.62	55
56	89.86	114.84	132.12	144.14	182.00	56
57	94.99	121.28	139.48	152.08	191.45	57
58	99.31	126.76	145.67	158.76	199.31	58
59	103.88	132.48	152.19	165.74	207.47	59
60	108.81	138.67	159.21	173.30	216.32	60
61	114.26	145.55	167.00	181.67	226.12	61
62	120.40	153.29	175.77	191.12	237.24	62
63	128.09	162.99	186.79	202.97	251.26	63
64	136.64	173.75	199.01	216.14	266.92	64
65	145.98	185.58	212.45	230.63	284.13	65
66	156.19	198.45	227.07	246.40	302.92	66
67	167.18	212.36	242.91	263.47	323.30	67
68	176.38	223.96	256.03	277.60	340.06	68
69	187.00	237.37	271.30	294.07	359.62	69
70	199.71	253.46	289.62	313.87	383.29	70
71	215.15	273.06	311.98	338.00	412.33	71
72	233.96	296.98	339.30	367.60	447.95	72
73	262.01	332.75	380.27	412.04	502.29	73
74	293.38	372.82	418.30	445.01	563.09	74
75	233.87	297.36	340.06	368.57	449.24	75
76	259.63	330.30	377.80	409.52	498.85	76
77	286.34	364.48	416.99	451.98	550.01	77
78	311.63	396.88	454.09	492.12	597.64	78
79	337.41	429.93	491.92	533.03	645.79	79
80	363.67	463.61	530.48	574.69	694.48	80
81	390.42	497.93	569.75	617.09	743.71	81
82	417.65	532.91	609.75	660.26	793.48	82
83	445.37	568.53	650.48	704.18	843.79	83
84	473.56	604.78	691.94	748.85	894.62	84
85	502.24	641.68	734.11	794.29	794.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.88	18.70	20.96	23.51	28.80	18-34
35-39	19.12	22.67	25.44	28.41	34.66	35-39
40-44	24.59	29.37	33.05	36.72	44.73	40-44
45-49	33.86	40.70	45.85	50.71	61.54	45-49
50	47.21	56.82	63.91	70.56	85.34	50
51	52.27	62.97	70.87	78.14	94.44	51
52	57.42	69.30	78.03	85.95	103.80	52
53	61.94	74.91	84.37	92.86	112.14	53
54	66.52	80.64	90.89	99.88	120.65	54
55	71.21	86.56	97.60	107.17	129.40	55
56	76.11	92.72	104.61	114.71	138.49	56
57	81.22	99.18	111.96	122.65	148.03	57
58	86.19	105.41	119.02	130.26	157.12	58
59	91.59	112.23	126.72	138.61	167.06	59
60	97.65	119.86	135.40	146.77	178.15	60
61	104.58	128.52	143.17	152.75	190.71	61
62	112.49	137.75	148.90	158.86	205.07	62
63	122.10	150.44	166.63	177.77	222.50	63
64	132.91	163.96	184.50	196.79	242.10	64
65	145.06	179.11	202.41	216.00	264.04	65
66	158.56	195.99	220.52	235.24	288.41	66
67	173.45	214.58	238.64	254.63	315.25	67
68	188.96	233.88	264.35	286.70	342.95	68
69	206.17	255.38	288.68	312.98	373.79	69
70	225.41	279.39	315.94	342.03	408.32	70
71	246.92	306.31	346.50	374.65	447.05	71
72	271.06	336.49	380.70	411.29	490.53	72
73	299.89	372.75	418.68	447.12	543.42	73
74	331.41	412.34	446.47	475.00	598.88	74
75	260.96	325.02	368.03	397.40	473.63	75
76	286.77	357.50	404.89	437.20	520.67	76
77	314.05	391.85	443.82	479.20	570.14	77
78	342.00	427.07	483.75	522.17	620.28	78
79	371.27	463.91	525.49	567.11	672.51	79
80	401.83	502.40	569.11	614.02	726.80	80
81	433.69	542.54	614.56	662.89	783.16	81
82	466.83	584.31	661.86	713.72	841.59	82
83	501.26	627.74	711.00	766.51	902.09	83
84	537.00	672.77	762.00	821.27	964.68	84
85	574.02	719.48	814.81	878.01	1,029.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.87	10.21	11.90	13.17	17.66	18-34
35-39	10.21	13.20	15.36	16.94	22.41	35-39
40-44	14.18	18.25	21.15	23.26	30.31	40-44
45-49	20.59	26.38	30.46	33.37	42.93	45-49
50	25.74	32.96	38.00	41.54	53.10	50
51	27.79	35.57	40.95	44.74	57.06	51
52	30.01	38.37	44.16	48.22	61.31	52
53	32.56	41.58	47.79	52.17	66.08	53
54	35.28	45.02	51.68	56.36	71.12	54
55	38.19	48.64	55.85	60.83	76.45	55
56	41.25	52.50	60.21	65.48	82.02	56
57	44.48	56.52	64.77	70.41	87.86	57
58	47.43	60.21	68.90	74.86	93.04	58
59	50.58	64.14	73.37	79.63	98.64	59
60	54.07	68.53	78.30	84.88	104.79	60
61	58.01	73.42	83.80	89.75	111.69	61
62	62.48	78.98	87.17	93.22	119.52	62
63	67.81	85.68	96.93	103.61	128.97	63
64	73.81	93.19	106.09	114.06	139.60	64
65	80.48	101.52	115.48	124.58	151.45	65
66	87.86	110.72	125.91	135.16	164.50	66
67	95.94	120.85	136.47	145.84	178.92	67
68	102.80	129.40	146.90	158.40	190.94	68
69	110.88	139.50	158.33	170.64	205.33	69
70	120.78	151.89	172.28	185.63	222.99	70
71	132.95	167.19	189.57	204.19	244.97	71
72	148.00	186.05	210.94	227.16	272.13	72
73	170.22	214.06	242.71	260.41	312.32	73
74	195.36	245.73	269.71	286.94	357.64	74
75	159.23	200.37	227.23	244.69	293.05	75
76	180.38	227.05	257.55	277.33	331.88	76
77	202.62	255.18	289.45	311.69	372.58	77
78	224.43	282.74	320.74	345.31	412.00	78
79	247.02	311.34	353.19	380.18	452.68	79
80	270.39	340.97	386.82	416.30	494.62	80
81	294.60	371.67	421.63	453.65	537.82	81
82	319.59	403.36	457.60	492.28	582.28	82
83	345.40	436.11	494.75	532.13	628.01	83
84	372.01	469.89	533.07	573.25	675.00	84
85	399.40	504.70	572.57	615.60	723.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.22	21.67	24.42	27.22	33.77	18-34
35-39	22.22	26.58	29.98	33.31	41.10	35-39
40-44	28.77	34.66	39.21	43.34	53.41	40-44
45-49	39.64	48.01	54.35	59.89	73.44	45-49
50	54.12	65.62	74.13	81.59	99.72	50
51	59.63	72.37	81.78	89.93	109.81	51
52	65.25	79.33	89.73	98.57	120.23	52
53	70.40	85.76	96.99	106.52	129.91	53
54	75.66	92.36	104.52	114.64	139.82	54
55	81.06	99.18	112.27	123.10	150.01	55
56	86.68	106.26	120.34	131.79	160.56	56
57	92.49	113.62	128.74	140.90	171.57	57
58	98.02	120.55	136.61	149.39	181.76	58
59	103.94	128.09	145.13	158.64	192.82	59
60	110.57	136.47	154.70	167.74	205.10	60
61	118.13	145.93	163.44	174.75	218.93	61
62	126.75	156.09	170.25	182.04	234.75	62
63	137.33	170.04	189.42	202.52	254.18	63
64	149.16	184.89	208.87	223.25	275.94	64
65	162.43	201.48	228.47	244.33	300.22	65
66	177.08	219.88	248.35	265.50	327.07	66
67	193.16	240.03	268.30	286.94	356.47	67
68	209.73	260.74	295.65	320.90	386.60	68
69	228.02	283.71	321.69	349.16	419.98	69
70	248.41	309.25	350.77	380.33	457.23	70
71	271.13	337.81	383.29	415.20	498.84	71
72	296.62	369.77	419.58	454.26	545.41	72
73	327.12	408.34	460.28	493.09	602.24	73
74	360.44	450.32	489.69	520.99	659.56	74
75	282.97	353.89	401.87	434.82	521.49	75
76	310.04	388.08	440.78	476.89	571.41	76
77	338.55	424.11	481.69	521.07	623.64	77
78	367.49	460.71	523.28	565.86	676.01	78
79	397.68	498.83	566.55	612.49	730.27	79
80	429.06	538.49	611.59	660.95	786.38	80
81	461.68	579.71	658.32	711.22	844.36	81
82	495.49	622.45	706.81	763.33	904.19	82
83	530.49	666.75	756.99	817.25	965.90	83
84	566.74	712.53	808.93	873.00	1,029.50	84
85	604.17	759.91	862.53	930.61	1,094.92	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.26	12.03	14.04	15.56	21.06	18-34
35-39	12.10	15.67	18.26	20.16	26.93	35-39
40-44	16.77	21.63	25.11	27.67	36.36	40-44
45-49	24.17	31.02	35.90	39.40	51.10	45-49
50	30.04	38.56	44.55	48.79	62.87	50
51	32.38	41.55	47.93	52.44	67.45	51
52	34.87	44.72	51.58	56.43	72.33	52
53	37.78	48.37	55.71	60.94	77.80	53
54	40.82	52.26	60.12	65.70	83.54	54
55	44.11	56.33	64.85	70.77	89.63	55
56	47.53	60.67	69.77	76.01	95.93	56
57	51.14	65.16	74.87	81.55	102.53	57
58	54.41	69.28	79.48	86.52	108.34	58
59	57.89	73.61	84.44	91.83	114.57	59
60	61.70	78.47	89.87	97.62	121.40	60
61	66.02	83.82	95.91	103.11	129.06	61
62	70.92	89.92	99.91	107.26	137.72	62
63	76.76	97.29	110.47	118.50	148.19	63
64	83.31	105.54	120.45	129.88	159.99	64
65	90.58	114.64	130.74	141.39	173.07	65
66	98.59	124.65	142.15	153.03	187.43	66
67	107.33	135.66	153.73	164.85	203.26	67
68	114.77	144.97	165.03	178.33	216.46	68
69	123.48	155.88	177.43	191.66	232.19	69
70	134.08	169.21	192.46	207.86	251.36	70
71	147.06	185.59	211.04	227.82	275.16	71
72	163.07	205.71	233.89	252.47	304.37	72
73	186.67	235.59	267.89	287.23	347.04	73
74	213.31	269.27	295.83	314.73	394.86	74
75	173.16	218.69	248.72	268.45	323.61	75
76	195.45	246.90	280.90	303.16	365.14	76
77	218.80	276.56	314.61	339.57	408.49	77
78	241.57	305.42	347.47	374.94	450.12	78
79	265.04	335.26	381.41	411.48	492.91	79
80	289.25	366.06	416.48	449.22	536.83	80
81	314.27	397.90	452.66	488.10	581.90	81
82	340.00	430.65	489.93	528.21	628.11	82
83	366.53	464.41	528.32	569.44	675.48	83
84	393.79	499.14	567.81	611.90	723.98	84
85	421.79	534.85	608.43	655.51	773.58	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	20.56	24.64	27.88	30.93	38.74	18-34
35-39	25.32	30.49	34.52	38.21	47.54	35-39
40-44	32.95	39.95	45.37	49.96	62.09	40-44
45-49	45.42	55.32	62.85	69.07	85.34	45-49
50	61.03	74.42	84.35	92.62	114.10	50
51	66.99	81.77	92.69	101.72	125.18	51
52	73.08	89.36	101.43	111.19	136.66	52
53	78.86	96.61	109.61	120.18	147.68	53
54	84.80	104.08	118.15	129.40	158.99	54
55	90.91	111.80	126.94	139.03	170.62	55
56	97.25	119.80	136.07	148.87	182.63	56
57	103.76	128.06	145.52	159.15	195.11	57
58	109.85	135.69	154.20	168.52	206.40	58
59	116.29	143.95	163.54	178.67	218.58	59
60	123.49	153.08	174.00	188.71	232.05	60
61	131.68	163.34	183.71	196.75	247.15	61
62	141.01	174.43	191.60	205.22	264.43	62
63	152.56	189.64	212.21	227.27	285.86	63
64	165.41	205.82	233.24	249.71	309.78	64
65	179.80	223.85	254.53	272.66	336.40	65
66	195.60	243.77	276.18	295.76	365.73	66
67	212.87	265.48	297.96	319.25	397.69	67
68	230.50	287.60	326.95	355.10	430.25	68
69	249.87	312.04	354.70	385.34	466.17	69
70	271.41	339.11	385.60	418.63	506.14	70
71	295.34	369.31	420.08	455.75	550.63	71
72	322.18	403.05	458.46	497.23	600.29	72
73	354.35	443.93	501.88	539.06	661.06	73
74	389.47	488.30	532.91	566.98	720.24	74
75	304.98	382.76	435.71	472.24	569.35	75
76	333.31	418.66	476.67	516.58	622.15	76
77	363.05	456.37	519.56	562.94	677.14	77
78	392.98	494.35	562.81	609.55	731.74	78
79	424.09	533.75	607.61	657.87	788.03	79
80	456.29	574.58	654.07	707.88	845.96	80
81	489.67	616.88	702.08	759.55	905.56	81
82	524.15	660.59	751.76	812.94	966.79	82
83	559.72	705.76	802.98	867.99	1,029.71	83
84	596.48	752.29	855.86	924.73	1,094.32	84
85	634.32	800.34	910.25	983.21	1,160.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.65	13.85	16.18	17.95	24.46	18-34
35-39	13.99	18.14	21.16	23.38	31.45	35-39
40-44	19.36	25.01	29.07	32.08	42.41	40-44
45-49	27.75	35.66	41.34	45.43	59.27	45-49
50	34.34	44.16	51.10	56.04	72.64	50
51	36.97	47.53	54.91	60.14	77.84	51
52	39.73	51.07	59.00	64.64	83.35	52
53	43.00	55.16	63.63	69.71	89.52	53
54	46.36	59.50	68.56	75.04	95.96	54
55	50.03	64.02	73.85	80.71	102.81	55
56	53.81	68.84	79.33	86.54	109.84	56
57	57.80	73.80	84.97	92.69	117.20	57
58	61.39	78.35	90.06	98.18	123.64	58
59	65.20	83.08	95.51	104.03	130.50	59
60	69.33	88.41	101.44	110.36	138.01	60
61	74.03	94.22	108.02	116.47	146.43	61
62	79.36	100.86	112.65	121.30	155.92	62
63	85.71	108.90	124.01	133.39	167.41	63
64	92.81	117.89	134.81	145.70	180.38	64
65	100.68	127.76	146.00	158.20	194.69	65
66	109.32	138.58	158.39	170.90	210.36	66
67	118.72	150.47	170.99	183.86	227.60	67
68	126.74	160.54	183.16	198.26	241.98	68
69	136.08	172.26	196.53	212.68	259.05	69
70	147.38	186.53	212.64	230.09	279.73	70
71	161.17	203.99	232.51	251.45	305.35	71
72	178.14	225.37	256.84	277.78	336.61	72
73	203.12	257.12	293.07	314.05	381.76	73
74	231.26	292.81	321.95	342.52	432.08	74
75	187.09	237.01	270.21	292.21	354.17	75
76	210.52	266.75	304.25	328.99	398.40	76
77	234.98	297.94	339.77	367.45	444.40	77
78	258.71	328.10	374.20	404.57	488.24	78
79	283.06	359.18	409.63	442.78	533.14	79
80	308.11	391.15	446.14	482.14	579.04	80
81	333.94	424.13	483.69	522.55	625.98	81
82	360.41	457.94	522.26	564.14	673.94	82
83	387.66	492.71	561.89	606.75	722.95	83
84	415.57	528.39	602.55	650.55	772.96	84
85	444.18	565.00	644.29	695.42	823.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.90	27.61	31.34	34.64	43.71	18-34
35-39	28.42	34.40	39.06	43.11	53.98	35-39
40-44	37.13	45.24	51.53	56.58	70.77	40-44
45-49	51.20	62.63	71.35	78.25	97.24	45-49
50	67.94	83.22	94.57	103.65	128.48	50
51	74.35	91.17	103.60	113.51	140.55	51
52	80.91	99.39	113.13	123.81	153.09	52
53	87.32	107.46	122.23	133.84	165.45	53
54	93.94	115.80	131.78	144.16	178.16	54
55	100.76	124.42	141.61	154.96	191.23	55
56	107.82	133.34	151.80	165.95	204.70	56
57	115.03	142.50	162.30	177.40	218.65	57
58	121.68	150.83	171.79	187.65	231.04	58
59	128.64	159.81	181.95	198.70	244.34	59
60	136.41	169.69	193.30	209.68	259.00	60
61	145.23	180.75	203.98	218.75	275.37	61
62	155.27	192.77	212.95	228.40	294.11	62
63	167.79	209.24	235.00	252.02	317.54	63
64	181.66	226.75	257.61	276.17	343.62	64
65	197.17	246.22	280.59	300.99	372.58	65
66	214.12	267.66	304.01	326.02	404.39	66
67	232.58	290.93	327.62	351.56	438.91	67
68	251.27	314.46	358.25	389.30	473.90	68
69	271.72	340.37	387.71	421.52	512.36	69
70	294.41	368.97	420.43	456.93	555.05	70
71	319.55	400.81	456.87	496.30	602.42	71
72	347.74	436.33	497.34	540.20	655.17	72
73	381.58	479.52	543.48	585.03	719.88	73
74	418.50	526.28	576.13	612.97	780.92	74
75	326.99	411.63	469.55	509.66	617.21	75
76	356.58	449.24	512.56	556.27	672.89	76
77	387.55	488.63	557.43	604.81	730.64	77
78	418.47	527.99	602.34	653.24	787.47	78
79	450.50	568.67	648.67	703.25	845.79	79
80	483.52	610.67	696.55	754.81	905.54	80
81	517.66	654.05	745.84	807.88	966.76	81
82	552.81	698.73	796.71	862.55	1,029.39	82
83	588.95	744.77	848.97	918.73	1,093.52	83
84	626.22	792.05	902.79	976.46	1,159.14	84
85	664.47	840.77	957.97	1,035.81	1,226.14	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.04	15.67	18.32	20.34	27.86	18-34
35-39	15.88	20.61	24.06	26.60	35.97	35-39
40-44	21.95	28.39	33.03	36.49	48.46	40-44
45-49	31.33	40.30	46.78	51.46	67.44	45-49
50	38.64	49.76	57.65	63.29	82.41	50
51	41.56	53.51	61.89	67.84	88.23	51
52	44.59	57.42	66.42	72.85	94.37	52
53	48.22	61.95	71.55	78.48	101.24	53
54	51.90	66.74	77.00	84.38	108.38	54
55	55.95	71.71	82.85	90.65	115.99	55
56	60.09	77.01	88.89	97.07	123.75	56
57	64.46	82.44	95.07	103.83	131.87	57
58	68.37	87.42	100.64	109.84	138.94	58
59	72.51	92.55	106.58	116.23	146.43	59
60	76.96	98.35	113.01	123.10	154.62	60
61	82.04	104.62	120.13	129.83	163.80	61
62	87.80	111.80	125.39	135.34	174.12	62
63	94.66	120.51	137.55	148.28	186.63	63
64	102.31	130.24	149.17	161.52	200.77	64
65	110.78	140.88	161.26	175.01	216.31	65
66	120.05	152.51	174.63	188.77	233.29	66
67	130.11	165.28	188.25	202.87	251.94	67
68	138.71	176.11	201.29	218.19	267.50	68
69	148.68	188.64	215.63	233.70	285.91	69
70	160.68	203.85	232.82	252.32	308.10	70
71	175.28	222.39	253.98	275.08	335.54	71
72	193.21	245.03	279.79	303.09	368.85	72
73	219.57	278.65	318.25	340.87	416.48	73
74	249.21	316.35	348.07	370.31	469.30	74
75	201.02	255.33	291.70	315.97	384.73	75
76	225.59	286.60	327.60	354.82	431.66	76
77	251.16	319.32	364.93	395.33	480.31	77
78	275.85	350.78	400.93	434.20	526.36	78
79	301.08	383.10	437.85	474.08	573.37	79
80	326.97	416.24	475.80	515.06	621.25	80
81	353.61	450.36	514.72	557.00	670.06	81
82	380.82	485.23	554.59	600.07	719.77	82
83	408.79	521.01	595.46	644.06	770.42	83
84	437.35	557.64	637.29	689.20	821.94	84
85	466.57	595.15	680.15	735.33	874.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	25.24	30.58	34.80	38.35	48.68	18-34
35-39	31.52	38.31	43.60	48.01	60.42	35-39
40-44	41.31	50.53	57.69	63.20	79.45	40-44
45-49	56.98	69.94	79.85	87.43	109.14	45-49
50	74.85	92.02	104.79	114.68	142.86	50
51	81.71	100.57	114.51	125.30	155.92	51
52	88.74	109.42	124.83	136.43	169.52	52
53	95.78	118.31	134.85	147.50	183.22	53
54	103.08	127.52	145.41	158.92	197.33	54
55	110.61	137.04	156.28	170.89	211.84	55
56	118.39	146.88	167.53	183.03	226.77	56
57	126.30	156.94	179.08	195.65	242.19	57
58	133.51	165.97	189.38	206.78	255.68	58
59	140.99	175.67	200.36	218.73	270.10	59
60	149.33	186.30	212.60	230.65	285.95	60
61	158.78	198.16	224.25	240.75	303.59	61
62	169.53	211.11	234.30	251.58	323.79	62
63	183.02	228.84	257.79	276.77	349.22	63
64	197.91	247.68	281.98	302.63	377.46	64
65	214.54	268.59	306.65	329.32	408.76	65
66	232.64	291.55	331.84	356.28	443.05	66
67	252.29	316.38	357.28	383.87	480.13	67
68	272.04	341.32	389.55	423.50	517.55	68
69	293.57	368.70	420.72	457.70	558.55	69
70	317.41	398.83	455.26	495.23	603.96	70
71	343.76	432.31	493.66	536.85	654.21	71
72	373.30	469.61	536.22	583.17	710.05	72
73	408.81	515.11	585.08	631.00	778.70	73
74	447.53	564.26	619.35	658.96	841.60	74
75	349.00	440.50	503.39	547.08	665.07	75
76	379.85	479.82	548.45	595.96	723.63	76
77	412.05	520.89	595.30	646.68	784.14	77
78	443.96	561.63	641.87	696.93	843.20	78
79	476.91	603.59	689.73	748.63	903.55	79
80	510.75	646.76	739.03	801.74	965.12	80
81	545.65	691.22	789.60	856.21	1,027.96	81
82	581.47	736.87	841.66	912.16	1,091.99	82
83	618.18	783.78	894.96	969.47	1,157.33	83
84	655.96	831.81	949.72	1,028.19	1,223.96	84
85	694.62	881.20	1,005.69	1,088.41	1,291.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.43	17.49	20.46	22.73	31.26	18-34
35-39	17.77	23.08	26.96	29.82	40.49	35-39
40-44	24.54	31.77	36.99	40.90	54.51	40-44
45-49	34.91	44.94	52.22	57.49	75.61	45-49
50	42.94	55.36	64.20	70.54	92.18	50
51	46.15	59.49	68.87	75.54	98.62	51
52	49.45	63.77	73.84	81.06	105.39	52
53	53.44	68.74	79.47	87.25	112.96	53
54	57.44	73.98	85.44	93.72	120.80	54
55	61.87	79.40	91.85	100.59	129.17	55
56	66.37	85.18	98.45	107.60	137.66	56
57	71.12	91.08	105.17	114.97	146.54	57
58	75.35	96.49	111.22	121.50	154.24	58
59	79.82	102.02	117.65	128.43	162.36	59
60	84.59	108.29	124.58	135.84	171.23	60
61	90.05	115.02	132.24	143.19	181.17	61
62	96.24	122.74	138.13	149.38	192.32	62
63	103.61	132.12	151.09	163.17	205.85	63
64	111.81	142.59	163.53	177.34	221.16	64
65	120.88	154.00	176.52	191.82	237.93	65
66	130.78	166.44	190.87	206.64	256.22	66
67	141.50	180.09	205.51	221.88	276.28	67
68	150.68	191.68	219.42	238.12	293.02	68
69	161.28	205.02	234.73	254.72	312.77	69
70	173.98	221.17	253.00	274.55	336.47	70
71	189.39	240.79	275.45	298.71	365.73	71
72	208.28	264.69	302.74	328.40	401.09	72
73	236.02	300.18	343.43	367.69	451.20	73
74	267.16	339.89	374.19	398.10	506.52	74
75	214.95	273.65	313.19	339.73	415.29	75
76	240.66	306.45	350.95	380.65	464.92	76
77	267.34	340.70	390.09	423.21	516.22	77
78	292.99	373.46	427.66	463.83	564.48	78
79	319.10	407.02	466.07	505.38	613.60	79
80	345.83	441.33	505.46	547.98	663.46	80
81	373.28	476.59	545.75	591.45	714.14	81
82	401.23	512.52	586.92	636.00	765.60	82
83	429.92	549.31	629.03	681.37	817.89	83
84	459.13	586.89	672.03	727.85	870.92	84
85	488.96	625.30	716.01	775.24	924.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	27.58	33.55	38.26	42.06	53.65	18-34
35-39	34.62	42.22	48.14	52.91	66.86	35-39
40-44	45.49	55.82	63.85	69.82	88.13	40-44
45-49	62.76	77.25	88.35	96.61	121.04	45-49
50	81.76	100.82	115.01	125.71	157.24	50
51	89.07	109.97	125.42	137.09	171.29	51
52	96.57	119.45	136.53	149.05	185.95	52
53	104.24	129.16	147.47	161.16	200.99	53
54	112.22	139.24	159.04	173.68	216.50	54
55	120.46	149.66	170.95	186.82	232.45	55
56	128.96	160.42	183.26	200.11	248.84	56
57	137.57	171.38	195.86	213.90	265.73	57
58	145.34	181.11	206.97	225.91	280.32	58
59	153.34	191.53	218.77	238.76	295.86	59
60	162.25	202.91	231.90	251.62	312.90	60
61	172.33	215.57	244.52	262.75	331.81	61
62	183.79	229.45	255.65	274.76	353.47	62
63	198.25	248.44	280.58	301.52	380.90	63
64	214.16	268.61	306.35	329.09	411.30	64
65	231.91	290.96	332.71	357.65	444.94	65
66	251.16	315.44	359.67	386.54	481.71	66
67	272.00	341.83	386.94	416.18	521.35	67
68	292.81	368.18	420.85	457.70	561.20	68
69	315.42	397.03	453.73	493.88	604.74	69
70	340.41	428.69	490.09	533.53	652.87	70
71	367.97	463.81	530.45	577.40	706.00	71
72	398.86	502.89	575.10	626.14	764.93	72
73	436.04	550.70	626.68	676.97	837.52	73
74	476.56	602.24	662.57	704.95	902.28	74
75	371.01	469.37	537.23	584.50	712.93	75
76	403.12	510.40	584.34	635.65	774.37	76
77	436.55	553.15	633.17	688.55	837.64	77
78	469.45	595.27	681.40	740.62	898.93	78
79	503.32	638.51	730.79	794.01	961.31	79
80	537.98	682.85	781.51	848.67	1,024.70	80
81	573.64	728.39	833.36	904.54	1,089.16	81
82	610.13	775.01	886.61	961.77	1,154.59	82
83	647.41	822.79	940.95	1,020.21	1,221.14	83
84	685.70	871.57	996.65	1,079.92	1,288.78	84
85	724.77	921.63	1,053.41	1,141.01	1,357.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages <= 68

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.82	19.31	22.60	25.12	34.66	18-34
35-39	19.66	25.55	29.86	33.04	45.01	35-39
40-44	27.13	35.15	40.95	45.31	60.56	40-44
45-49	38.49	49.58	57.66	63.52	83.78	45-49
50	47.24	60.96	70.75	77.79	101.95	50
51	50.74	65.47	75.85	83.24	109.01	51
52	54.31	70.12	81.26	89.27	116.41	52
53	58.66	75.53	87.39	96.02	124.68	53
54	62.98	81.22	93.88	103.06	133.22	54
55	67.79	87.09	100.85	110.53	142.35	55
56	72.65	93.35	108.01	118.13	151.57	56
57	77.78	99.72	115.27	126.11	161.21	57
58	82.33	105.56	121.80	133.16	169.54	58
59	87.13	111.49	128.72	140.63	178.29	59
60	92.22	118.23	136.15	148.58	187.84	60
61	98.06	125.42	144.35	156.55	198.54	61
62	104.68	133.68	150.87	163.42	210.52	62
63	112.56	143.73	164.63	178.06	225.07	63
64	121.31	154.94	177.89	193.16	241.55	64
65	130.98	167.12	191.78	208.63	259.55	65
66	141.51	180.37	207.11	224.51	279.15	66
67	152.89	194.90	222.77	240.89	300.62	67
68	162.65	207.25	237.55	258.05	318.54	68
69	173.88	221.40	253.83	275.74	339.63	69
70	187.28	238.49	273.18	296.78	364.84	70
71	203.50	259.19	296.92	322.34	395.92	71
72	223.35	284.35	325.69	353.71	433.33	72
73	252.47	321.71	368.61	394.51	485.92	73
74	285.11	363.43	400.31	425.89	543.74	74
75	228.88	291.97	334.68	363.49	445.85	75
76	255.73	326.30	374.30	406.48	498.18	76
77	283.52	362.08	415.25	451.09	552.13	77
78	310.13	396.14	454.39	493.46	602.60	78
79	337.12	430.94	494.29	536.68	653.83	79
80	364.69	466.42	535.12	580.90	705.67	80
81	392.95	502.82	576.78	625.90	758.22	81
82	421.64	539.81	619.25	671.93	811.43	82
83	451.05	577.61	662.60	718.68	865.36	83
84	480.91	616.14	706.77	766.50	919.90	84
85	511.35	655.45	751.87	815.15	975.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates - Attained Ages <= 68

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.90	12.67	14.09	15.95	19.20	18-34
35-39	12.91	15.11	16.83	18.94	22.74	35-39
40-44	16.44	19.40	21.66	24.24	29.04	40-44
45-49	22.62	26.90	30.09	33.45	39.99	45-49
50	32.47	38.69	43.25	47.95	57.16	50
51	36.18	43.15	48.30	53.45	63.70	51
52	39.95	47.75	53.43	59.07	70.38	52
53	43.08	51.61	57.80	63.80	76.02	53
54	46.23	55.52	62.23	68.57	81.75	54
55	49.43	59.57	66.80	73.50	87.64	55
56	52.79	63.79	71.60	78.65	93.79	56
57	56.35	68.27	76.68	84.10	100.28	57
58	59.90	72.72	81.71	89.52	106.72	58
59	63.83	77.63	87.25	95.53	113.83	59
60	68.25	83.17	93.53	101.34	121.80	60
61	73.33	89.51	99.01	105.33	130.89	61
62	79.13	96.19	102.75	109.30	141.29	62
63	86.09	105.40	115.87	123.26	153.71	63
64	93.97	115.22	128.99	137.21	167.77	64
65	102.86	126.27	142.06	151.18	183.56	65
66	112.81	138.63	155.22	165.13	201.19	66
67	123.84	152.35	168.35	179.09	220.75	67
68	135.49	166.76	187.73	203.41	241.11	68
69	148.48	182.90	205.96	222.98	263.90	69
70	163.05	201.01	226.45	244.67	289.52	70
71	179.41	221.37	249.49	269.13	318.41	71
72	197.77	244.25	275.36	296.70	350.94	72
73	219.65	271.60	303.76	323.15	390.37	73
74	243.59	301.57	324.84	345.59	433.55	74
75	192.49	238.57	269.21	289.99	342.98	75
76	212.27	263.35	297.25	320.22	378.55	76
77	233.25	289.67	327.02	352.29	416.18	77
78	254.97	316.93	357.85	385.44	454.78	78
79	277.81	345.58	390.24	420.28	495.22	79
80	301.76	375.64	424.23	456.82	537.49	80
81	326.82	407.10	459.81	495.06	581.58	81
82	352.97	439.97	496.96	534.98	627.52	82
83	380.25	474.25	535.70	576.59	675.28	83
84	408.62	509.92	576.03	619.90	724.88	84
85	438.12	547.01	617.93	664.91	776.32	85
86*	468.73	585.50	661.42	711.60	829.59	86*
87*	500.44	625.39	706.50	759.99	884.69	87*
88*	533.27	666.68	753.16	810.07	941.63	88*
89*	567.20	709.38	801.40	861.85	1,000.38	89*
90*	602.23	753.48	851.22	915.31	1,060.99	90*
91*	638.38	798.99	902.64	970.47	1,123.43	91*
92*	675.64	845.90	955.64	1,027.33	1,187.70	92*
93*	714.01	894.22	1,010.22	1,085.88	1,253.80	93*
94*	753.49	943.94	1,066.37	1,146.11	1,321.73	94*
95+*	794.08	995.06	1,124.13	1,208.04	1,391.49	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.22	6.76	7.86	8.69	11.48	18-34
35-39	6.70	8.64	10.03	11.05	14.41	35-39
40-44	9.34	11.98	13.85	15.18	19.55	40-44
45-49	13.70	17.52	20.16	22.03	28.00	45-49
50	17.27	22.04	25.33	27.62	34.90	50
51	18.69	23.84	27.36	29.84	37.60	51
52	20.26	25.80	29.59	32.23	40.51	52
53	22.03	28.03	32.12	34.96	43.79	53
54	23.95	30.44	34.83	37.87	47.28	54
55	26.00	32.99	37.74	40.99	50.97	55
56	28.17	35.71	40.80	44.27	54.87	56
57	30.46	38.57	44.04	47.75	58.96	57
58	32.58	41.19	46.98	50.91	62.63	58
59	34.86	44.04	50.18	54.32	66.63	59
60	37.41	47.20	53.75	58.12	71.04	60
61	40.28	50.76	57.75	61.54	75.98	61
62	43.53	54.81	59.96	63.79	81.62	62
63	47.42	59.67	67.18	71.47	88.41	63
64	51.81	65.12	73.89	79.14	96.03	64
65	56.70	71.21	80.74	86.81	104.59	65
66	62.13	77.97	88.35	94.48	114.04	66
67	68.11	85.42	96.03	102.17	124.53	67
68	73.17	91.70	103.73	111.55	133.26	68
69	79.17	99.18	112.16	120.52	143.77	69
70	86.58	108.40	122.53	131.63	156.77	70
71	95.73	119.86	135.42	145.45	173.01	71
72	107.08	134.04	151.44	162.60	193.24	72
73	123.87	155.09	175.23	188.17	223.62	73
74	142.91	178.99	196.23	208.76	258.11	74
75	117.04	146.65	165.74	177.97	211.45	75
76	133.17	166.91	188.66	202.59	240.56	76
77	150.19	188.34	212.90	228.62	271.21	77
78	166.98	209.50	236.84	254.30	301.18	78
79	184.47	231.54	261.78	281.04	332.25	79
80	202.62	254.46	287.71	308.84	364.44	80
81	221.47	278.27	314.65	337.69	397.74	81
82	241.00	302.95	342.58	367.62	432.14	82
83	261.22	328.51	371.50	398.61	467.65	83
84	282.13	354.96	401.43	430.65	504.30	84
85	303.70	382.28	432.35	463.75	542.02	85
86*	325.97	410.48	464.28	497.92	580.87	86*
87*	348.93	439.57	497.19	533.14	620.83	87*
88*	372.56	469.54	531.11	569.42	661.90	88*
89*	396.89	500.38	566.02	606.77	704.08	89*
90*	421.89	532.11	601.92	645.18	747.37	90*
91*	447.59	564.72	638.84	684.65	791.76	91*
92*	473.96	598.20	676.74	725.17	837.27	92*
93*	501.02	632.56	715.65	766.76	883.89	93*
94*	528.77	667.81	755.55	809.42	931.63	94*
95+*	557.19	703.95	796.44	853.12	980.46	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	32.83	40.24	45.82	50.16	63.13	18-34
35-39	41.37	50.90	57.96	63.39	79.43	35-39
40-44	52.97	65.35	74.46	81.35	101.46	40-44
45-49	69.31	85.81	97.79	106.72	132.50	45-49
50	85.99	106.59	121.45	132.46	164.01	50
51	92.28	114.45	130.43	142.20	175.91	51
52	98.82	122.66	139.77	152.37	188.33	52
53	105.37	130.89	149.21	162.65	200.87	53
54	112.07	139.37	158.89	173.17	213.74	54
55	118.94	148.03	168.78	183.96	226.85	55
56	125.90	156.83	178.84	194.89	240.15	56
57	132.95	165.76	189.05	205.99	253.59	57
58	138.95	173.41	197.77	215.38	264.90	58
59	145.29	181.44	206.92	225.27	276.78	59
60	152.19	190.21	216.91	236.05	289.68	60
61	159.92	200.00	228.07	248.08	304.09	61
62	168.71	211.13	240.76	261.78	320.54	62
63	179.97	225.37	256.95	279.33	341.61	63
64	192.53	241.21	275.02	298.90	365.14	64
65	206.34	258.64	294.87	320.44	391.04	65
66	221.36	277.60	316.52	343.90	419.25	66
67	237.57	298.09	339.88	369.24	449.76	67
68	253.59	318.32	362.96	394.31	480.01	68
69	271.06	340.42	388.19	421.67	513.04	69
70	290.29	364.73	415.99	451.83	549.41	70
71	311.56	391.70	446.80	485.29	589.70	71
72	335.20	421.69	481.10	522.48	634.48	72
73	364.28	458.69	523.49	568.52	690.21	73
74	395.60	498.63	557.47	593.05	750.09	74
75	306.30	386.38	441.16	479.02	580.84	75
76	331.05	417.93	477.25	518.09	627.56	76
77	356.56	450.47	514.42	558.25	675.28	77
78	381.39	482.15	550.51	597.10	720.74	78
79	406.71	514.43	587.25	636.56	766.54	79
80	432.51	547.32	624.63	676.64	812.70	80
81	458.77	580.83	662.66	717.33	859.20	81
82	485.50	614.93	701.34	758.64	906.05	82
83	512.71	649.64	740.66	800.56	953.24	83
84	540.39	684.97	780.62	843.09	1,000.79	84
85	568.55	720.90	821.24	886.24	1,048.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	19.27	24.91	29.01	31.99	42.69	18-34
35-39	24.85	32.03	37.21	40.96	54.04	35-39
40-44	32.44	41.72	48.36	53.08	69.24	40-44
45-49	42.95	55.11	63.70	69.79	89.99	45-49
50	50.84	65.18	75.26	82.33	105.60	50
51	53.81	68.98	79.59	87.04	111.45	51
52	57.00	73.02	84.23	92.08	117.62	52
53	60.61	77.59	89.44	97.74	124.50	53
54	64.39	82.40	94.92	103.68	131.66	54
55	68.32	87.38	100.60	109.82	139.06	55
56	72.38	92.51	106.43	116.12	146.61	56
57	76.52	97.70	112.36	122.51	154.22	57
58	80.00	102.11	117.35	127.89	160.56	58
59	83.68	106.72	122.60	133.52	167.13	59
60	87.65	111.71	128.25	139.61	174.26	60
61	92.05	117.25	134.53	146.35	182.15	61
62	96.99	123.48	141.59	153.96	191.11	62
63	103.18	131.30	150.47	163.50	202.41	63
64	110.07	139.97	160.31	174.12	215.02	64
65	117.60	149.50	171.14	185.79	228.88	65
66	125.82	159.86	182.92	198.49	244.02	66
67	134.68	171.07	195.68	212.24	260.43	67
68	142.09	180.41	206.25	223.62	273.93	68
69	150.64	191.21	218.54	236.89	289.70	69
70	160.88	204.17	233.31	252.84	308.76	70
71	173.32	219.97	251.31	272.28	332.15	71
72	188.47	239.24	273.33	296.12	360.85	72
73	211.06	268.05	306.33	331.92	404.62	73
74	236.34	300.32	336.97	358.48	453.60	74
75	188.40	239.54	273.93	296.90	361.89	75
76	209.15	266.08	304.34	329.89	401.85	76
77	230.67	293.61	335.91	364.10	443.06	77
78	251.04	319.71	365.79	396.43	481.43	78
79	271.80	346.33	396.27	429.39	520.22	79
80	292.96	373.46	427.33	462.94	559.44	80
81	314.51	401.11	458.97	497.10	599.10	81
82	336.44	429.29	491.19	531.87	639.19	82
83	358.77	457.98	524.00	567.25	679.72	83
84	381.48	487.19	557.39	603.24	720.66	84
85	404.58	516.91	591.37	639.84	639.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.79	15.06	16.87	18.94	23.20	18-34
35-39	15.40	18.26	20.48	22.88	27.93	35-39
40-44	19.80	23.66	26.62	29.58	36.03	40-44
45-49	27.27	32.79	36.93	40.85	49.57	45-49
50	38.04	45.78	51.49	56.84	68.75	50
51	42.11	50.72	57.09	62.95	76.08	51
52	46.26	55.83	62.86	69.23	83.62	52
53	49.90	60.35	67.96	74.81	90.33	53
54	53.60	64.96	73.21	80.46	97.19	54
55	57.36	69.73	78.62	86.33	104.24	55
56	61.30	74.69	84.27	92.41	111.57	56
57	65.43	79.90	90.19	98.80	119.25	57
58	69.43	84.91	95.88	104.93	126.57	58
59	73.78	90.40	102.08	111.67	134.58	59
60	78.66	96.55	109.07	118.23	143.51	60
61	84.25	103.53	115.34	123.05	153.63	61
62	90.61	110.97	119.95	127.98	165.20	62
63	98.36	121.19	134.23	143.20	179.23	63
64	107.06	132.08	148.62	158.53	195.03	64
65	116.85	144.29	163.06	174.00	212.71	65
66	127.73	157.87	177.64	189.50	232.34	66
67	139.72	172.85	192.25	205.12	253.96	67
68	152.22	188.39	212.95	230.96	276.27	68
69	166.08	205.72	232.55	252.13	301.11	69
70	181.58	225.07	254.51	275.53	328.92	70
71	198.91	246.75	279.13	301.80	360.13	71
72	218.36	271.06	306.68	331.31	395.15	72
73	241.59	300.27	337.27	360.18	437.76	73
74	266.98	332.17	359.65	382.64	482.43	74
75	210.22	261.83	296.47	320.14	381.54	75
76	231.02	287.99	326.16	352.19	419.43	76
77	252.98	315.65	357.53	386.02	459.27	77
78	275.50	344.03	389.69	420.63	499.67	78
79	299.08	373.71	423.31	456.83	541.75	79
80	323.70	404.71	458.45	494.62	585.49	80
81	349.37	437.04	495.06	533.99	630.88	81
82	376.05	470.70	533.17	574.94	677.95	82
83	403.80	505.67	572.75	617.47	726.68	83
84	432.57	541.95	613.83	661.57	777.09	84
85	462.41	579.58	656.37	707.28	829.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.34	8.22	9.59	10.62	14.22	18-34
35-39	8.22	10.63	12.36	13.65	18.05	35-39
40-44	11.43	14.71	17.04	18.73	24.42	40-44
45-49	16.59	21.26	24.54	26.89	34.58	45-49
50	20.74	26.55	30.61	33.46	42.77	50
51	22.39	28.65	32.99	36.05	45.97	51
52	24.18	30.92	35.56	38.84	49.38	52
53	26.24	33.50	38.50	42.02	53.23	53
54	28.42	36.27	41.63	45.40	57.29	54
55	30.77	39.18	44.99	48.99	61.58	55
56	33.23	42.29	48.50	52.75	66.08	56
57	35.83	45.53	52.17	56.73	70.78	57
58	38.21	48.50	55.51	60.31	74.96	58
59	40.75	51.67	59.10	64.15	79.46	59
60	43.56	55.20	63.07	68.39	84.42	60
61	46.73	59.14	67.51	72.30	89.97	61
62	50.33	63.63	70.23	75.10	96.28	62
63	54.63	69.02	78.08	83.46	103.90	63
64	59.47	75.07	85.46	91.89	112.46	64
65	64.83	81.78	93.04	100.35	122.00	65
66	70.77	89.19	101.43	108.88	132.51	66
67	77.29	97.35	109.94	117.48	144.13	67
68	82.81	104.24	118.33	127.60	153.82	68
69	89.32	112.38	127.54	137.46	165.40	69
70	97.30	122.35	138.78	149.54	179.62	70
71	107.10	134.68	152.72	164.49	197.33	71
72	119.22	149.87	169.93	182.99	219.21	72
73	137.12	172.43	195.52	209.78	251.59	73
74	157.37	197.96	217.27	231.15	288.10	74
75	128.26	161.41	183.05	197.11	236.07	75
76	145.31	182.90	207.47	223.40	267.36	76
77	163.23	205.57	233.17	251.08	300.14	77
78	180.78	227.77	258.37	278.17	331.89	78
79	198.98	250.81	284.52	306.26	364.66	79
80	217.82	274.67	311.61	335.36	398.44	80
81	237.32	299.40	339.65	365.44	433.25	81
82	257.44	324.93	368.62	396.56	469.06	82
83	278.24	351.30	398.54	428.67	505.89	83
84	299.68	378.52	429.42	461.78	543.75	84
85	321.74	406.57	461.23	495.90	582.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.68	17.45	19.65	21.93	27.20	18-34
35-39	17.89	21.41	24.13	26.82	33.12	35-39
40-44	23.16	27.92	31.58	34.92	43.02	40-44
45-49	31.92	38.68	43.77	48.25	59.15	45-49
50	43.61	52.87	59.73	65.73	80.34	50
51	48.04	58.29	65.88	72.45	88.46	51
52	52.57	63.91	72.29	79.39	96.86	52
53	56.72	69.09	78.12	85.82	104.64	53
54	60.97	74.40	84.19	92.35	112.63	54
55	65.29	79.89	90.44	99.16	120.84	55
56	69.81	85.59	96.94	106.17	129.35	56
57	74.51	91.53	103.70	113.50	138.22	57
58	78.96	97.10	110.05	120.34	146.42	58
59	83.73	103.17	116.91	127.81	155.33	59
60	89.07	109.93	124.61	135.12	165.22	60
61	95.17	117.55	131.67	140.77	176.37	61
62	102.09	125.75	137.15	146.66	189.11	62
63	110.63	136.98	152.59	163.14	204.75	63
64	120.15	148.94	168.25	179.85	222.29	64
65	130.84	162.31	184.06	196.82	241.86	65
66	142.65	177.11	200.06	213.87	263.49	66
67	155.60	193.35	216.15	231.15	287.17	67
68	168.95	210.02	238.17	258.51	311.43	68
69	183.68	228.54	259.14	281.28	338.32	69
70	200.11	249.13	282.57	306.39	368.32	70
71	218.41	272.13	308.77	334.47	401.85	71
72	238.95	297.87	338.00	365.92	439.36	72
73	263.53	328.94	370.78	397.21	485.15	73
74	290.37	362.77	394.46	419.69	531.31	74
75	227.95	285.09	323.73	350.29	420.10	75
76	249.77	312.63	355.07	384.16	460.31	76
77	272.71	341.63	388.04	419.75	502.36	77
78	296.03	371.13	421.53	455.82	544.56	78
79	320.35	401.84	456.38	493.38	588.28	79
80	345.64	433.78	492.67	532.42	633.49	80
81	371.92	466.98	530.31	572.92	680.18	81
82	399.13	501.43	569.38	614.90	728.38	82
83	427.35	537.09	609.80	658.35	778.08	83
84	456.52	573.98	651.63	703.24	829.30	84
85	486.70	612.15	694.81	749.65	882.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.46	9.68	11.32	12.55	16.96	18-34
35-39	9.74	12.62	14.69	16.25	21.69	35-39
40-44	13.52	17.44	20.23	22.28	29.29	40-44
45-49	19.48	25.00	28.92	31.75	41.16	45-49
50	24.21	31.06	35.89	39.30	50.64	50
51	26.09	33.46	38.62	42.26	54.34	51
52	28.10	36.04	41.53	45.45	58.25	52
53	30.45	38.97	44.88	49.08	62.67	53
54	32.89	42.10	48.43	52.93	67.30	54
55	35.54	45.37	52.24	56.99	72.19	55
56	38.29	48.87	56.20	61.23	77.29	56
57	41.20	52.49	60.30	65.71	82.60	57
58	43.84	55.81	64.04	69.71	87.29	58
59	46.64	59.30	68.02	73.98	92.29	59
60	49.71	63.20	72.39	78.66	97.80	60
61	53.18	67.52	77.27	83.06	103.96	61
62	57.13	72.45	80.50	86.41	110.94	62
63	61.84	78.37	88.98	95.45	119.39	63
64	67.13	85.02	97.03	104.64	128.89	64
65	72.96	92.35	105.34	113.89	139.41	65
66	79.41	100.41	114.51	123.28	150.98	66
67	86.47	109.28	123.85	132.79	163.73	67
68	92.45	116.78	132.93	143.65	174.38	68
69	99.47	125.58	142.92	154.40	187.03	69
70	108.02	136.30	155.03	167.45	202.47	70
71	118.47	149.50	170.02	183.53	221.65	71
72	131.36	165.70	188.42	203.38	245.18	72
73	150.37	189.77	215.81	231.39	279.56	73
74	171.83	216.93	238.31	253.54	318.09	74
75	139.48	176.17	200.36	216.25	260.69	75
76	157.45	198.89	226.28	244.21	294.16	76
77	176.27	222.80	253.44	273.54	329.07	77
78	194.58	246.04	279.90	302.04	362.60	78
79	213.49	270.08	307.26	331.48	397.07	79
80	233.02	294.88	335.51	361.88	432.44	80
81	253.17	320.53	364.65	393.19	468.76	81
82	273.88	346.91	394.66	425.50	505.98	82
83	295.26	374.09	425.58	458.73	544.13	83
84	317.23	402.08	457.41	492.91	583.20	84
85	339.78	430.86	490.11	528.05	623.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.57	19.84	22.43	24.92	31.20	18-34
35-39	20.38	24.56	27.78	30.76	38.31	35-39
40-44	26.52	32.18	36.54	40.26	50.01	40-44
45-49	36.57	44.57	50.61	55.65	68.73	45-49
50	49.18	59.96	67.97	74.62	91.93	50
51	53.97	65.86	74.67	81.95	100.84	51
52	58.88	71.99	81.72	89.55	110.10	52
53	63.54	77.83	88.28	96.83	118.95	53
54	68.34	83.84	95.17	104.24	128.07	54
55	73.22	90.05	102.26	111.99	137.44	55
56	78.32	96.49	109.61	119.93	147.13	56
57	83.59	103.16	117.21	128.20	157.19	57
58	88.49	109.29	124.22	135.75	166.27	58
59	93.68	115.94	131.74	143.95	176.08	59
60	99.48	123.31	140.15	152.01	186.93	60
61	106.09	131.57	148.00	158.49	199.11	61
62	113.57	140.53	154.35	165.34	213.02	62
63	122.90	152.77	170.95	183.08	230.27	63
64	133.24	165.80	187.88	201.17	249.55	64
65	144.83	180.33	205.06	219.64	271.01	65
66	157.57	196.35	222.48	238.24	294.64	66
67	171.48	213.85	240.05	257.18	320.38	67
68	185.68	231.65	263.39	286.06	346.59	68
69	201.28	251.36	285.73	310.43	375.53	69
70	218.64	273.19	310.63	337.25	407.72	70
71	237.91	297.51	338.41	367.14	443.57	71
72	259.54	324.68	369.32	400.53	483.57	72
73	285.47	357.61	404.29	434.24	532.54	73
74	313.76	393.37	429.27	456.74	580.19	74
75	245.68	308.35	350.99	380.44	458.66	75
76	268.52	337.27	383.98	416.13	501.19	76
77	292.44	367.61	418.55	453.48	545.45	77
78	316.56	398.23	453.37	491.01	589.45	78
79	341.62	429.97	489.45	529.93	634.81	79
80	367.58	462.85	526.89	570.22	681.49	80
81	394.47	496.92	565.56	611.85	729.48	81
82	422.21	532.16	605.59	654.86	778.81	82
83	450.90	568.51	646.85	699.23	829.48	83
84	480.47	606.01	689.43	744.91	881.51	84
85	510.99	644.72	733.25	792.02	934.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.58	11.14	13.05	14.48	19.70	18-34
35-39	11.26	14.61	17.02	18.85	25.33	35-39
40-44	15.61	20.17	23.42	25.83	34.16	40-44
45-49	22.37	28.74	33.30	36.61	47.74	45-49
50	27.68	35.57	41.17	45.14	58.51	50
51	29.79	38.27	44.25	48.47	62.71	51
52	32.02	41.16	47.50	52.06	67.12	52
53	34.66	44.44	51.26	56.14	72.11	53
54	37.36	47.93	55.23	60.46	77.31	54
55	40.31	51.56	59.49	64.99	82.80	55
56	43.35	55.45	63.90	69.71	88.50	56
57	46.57	59.45	68.43	74.69	94.42	57
58	49.47	63.12	72.57	79.11	99.62	58
59	52.53	66.93	76.94	83.81	105.12	59
60	55.86	71.20	81.71	88.93	111.18	60
61	59.63	75.90	87.03	93.82	117.95	61
62	63.93	81.27	90.77	97.72	125.60	62
63	69.05	87.72	99.88	107.44	134.88	63
64	74.79	94.97	108.60	117.39	145.32	64
65	81.09	102.92	117.64	127.43	156.82	65
66	88.05	111.63	127.59	137.68	169.45	66
67	95.65	121.21	137.76	148.10	183.33	67
68	102.09	129.32	147.53	159.70	194.94	68
69	109.62	138.78	158.30	171.34	208.66	69
70	118.74	150.25	171.28	185.36	225.32	70
71	129.84	164.32	187.32	202.57	245.97	71
72	143.50	181.53	206.91	223.77	271.15	72
73	163.62	207.11	236.10	253.00	307.53	73
74	186.29	235.90	259.35	275.93	348.08	74
75	150.70	190.93	217.67	235.39	285.31	75
76	169.59	214.88	245.09	265.02	320.96	76
77	189.31	240.03	273.71	296.00	358.00	77
78	208.38	264.31	301.43	325.91	393.31	78
79	228.00	289.35	330.00	356.70	429.48	79
80	248.22	315.09	359.41	388.40	466.44	80
81	269.02	341.66	389.65	420.94	504.27	81
82	290.32	368.89	420.70	454.44	542.90	82
83	312.28	396.88	452.62	488.79	582.37	83
84	334.78	425.64	485.40	524.04	622.65	84
85	357.82	455.15	518.99	560.20	663.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.46	22.23	25.21	27.91	35.20	18-34
35-39	22.87	27.71	31.43	34.70	43.50	35-39
40-44	29.88	36.44	41.50	45.60	57.00	40-44
45-49	41.22	50.46	57.45	63.05	78.31	45-49
50	54.75	67.05	76.21	83.51	103.52	50
51	59.90	73.43	83.46	91.45	113.22	51
52	65.19	80.07	91.15	99.71	123.34	52
53	70.36	86.57	98.44	107.84	133.26	53
54	75.71	93.28	106.15	116.13	143.51	54
55	81.15	100.21	114.08	124.82	154.04	55
56	86.83	107.39	122.28	133.69	164.91	56
57	92.67	114.79	130.72	142.90	176.16	57
58	98.02	121.48	138.39	151.16	186.12	58
59	103.63	128.71	146.57	160.09	196.83	59
60	109.89	136.69	155.69	168.90	208.64	60
61	117.01	145.59	164.33	176.21	221.85	61
62	125.05	155.31	171.55	184.02	236.93	62
63	135.17	168.56	189.31	203.02	255.79	63
64	146.33	182.66	207.51	222.49	276.81	64
65	158.82	198.35	226.06	242.46	300.16	65
66	172.49	215.59	244.90	262.61	325.79	66
67	187.36	234.35	263.95	283.21	353.59	67
68	202.41	253.28	288.61	313.61	381.75	68
69	218.88	274.18	312.32	339.58	412.74	69
70	237.17	297.25	338.69	368.11	447.12	70
71	257.41	322.89	368.05	399.81	485.29	71
72	280.13	351.49	400.64	435.14	527.78	72
73	307.41	386.28	437.80	471.27	579.93	73
74	337.15	423.97	464.08	493.79	629.07	74
75	263.41	331.61	378.25	410.59	497.22	75
76	287.27	361.91	412.89	448.10	542.07	76
77	312.17	393.59	449.06	487.21	588.54	77
78	337.09	425.33	485.21	526.20	634.34	78
79	362.89	458.10	522.52	566.48	681.34	79
80	389.52	491.92	561.11	608.02	729.49	80
81	417.02	526.86	600.81	650.78	778.78	81
82	445.29	562.89	641.80	694.82	829.24	82
83	474.45	599.93	683.90	740.11	880.88	83
84	504.42	638.04	727.23	786.58	933.72	84
85	535.28	677.29	771.69	834.39	987.72	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.70	12.60	14.78	16.41	22.44	18-34
35-39	12.78	16.60	19.35	21.45	28.97	35-39
40-44	17.70	22.90	26.61	29.38	39.03	40-44
45-49	25.26	32.48	37.68	41.47	54.32	45-49
50	31.15	40.08	46.45	50.98	66.38	50
51	33.49	43.08	49.88	54.68	71.08	51
52	35.94	46.28	53.47	58.67	75.99	52
53	38.87	49.91	57.64	63.20	81.55	53
54	41.83	53.76	62.03	67.99	87.32	54
55	45.08	57.75	66.74	72.99	93.41	55
56	48.41	62.03	71.60	78.19	99.71	56
57	51.94	66.41	76.56	83.67	106.24	57
58	55.10	70.43	81.10	88.51	111.95	58
59	58.42	74.56	85.86	93.64	117.95	59
60	62.01	79.20	91.03	99.20	124.56	60
61	66.08	84.28	96.79	104.58	131.94	61
62	70.73	90.09	101.04	109.03	140.26	62
63	76.26	97.07	110.78	119.43	150.37	63
64	82.45	104.92	120.17	130.14	161.75	64
65	89.22	113.49	129.94	140.97	174.23	65
66	96.69	122.85	140.67	152.08	187.92	66
67	104.83	133.14	151.67	163.41	202.93	67
68	111.73	141.86	162.13	175.75	215.50	68
69	119.77	151.98	173.68	188.28	230.29	69
70	129.46	164.20	187.53	203.27	248.17	70
71	141.21	179.14	204.62	221.61	270.29	71
72	155.64	197.36	225.40	244.16	297.12	72
73	176.87	224.45	256.39	274.61	335.50	73
74	200.75	254.87	280.39	298.32	378.07	74
75	161.92	205.69	234.98	254.53	309.93	75
76	181.73	230.87	263.90	285.83	347.76	76
77	202.35	257.26	293.98	318.46	386.93	77
78	222.18	282.58	322.96	349.78	424.02	78
79	242.51	308.62	352.74	381.92	461.89	79
80	263.42	335.30	383.31	414.92	500.44	80
81	284.87	362.79	414.65	448.69	539.78	81
82	306.76	390.87	446.74	483.38	579.82	82
83	329.30	419.67	479.66	518.85	620.61	83
84	352.33	449.20	513.39	555.17	662.10	84
85	375.86	479.44	547.87	592.35	704.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	20.35	24.62	27.99	30.90	39.20	18-34
35-39	25.36	30.86	35.08	38.64	48.69	35-39
40-44	33.24	40.70	46.46	50.94	63.99	40-44
45-49	45.87	56.35	64.29	70.45	87.89	45-49
50	60.32	74.14	84.45	92.40	115.11	50
51	65.83	81.00	92.25	100.95	125.60	51
52	71.50	88.15	100.58	109.87	136.58	52
53	77.18	95.31	108.60	118.85	147.57	53
54	83.08	102.72	117.13	128.02	158.95	54
55	89.08	110.37	125.90	137.65	170.64	55
56	95.34	118.29	134.95	147.45	182.69	56
57	101.75	126.42	144.23	157.60	195.13	57
58	107.55	133.67	152.56	166.57	205.97	58
59	113.58	141.48	161.40	176.23	217.58	59
60	120.30	150.07	171.23	185.79	230.35	60
61	127.93	159.61	180.66	193.93	244.59	61
62	136.53	170.09	188.75	202.70	260.84	62
63	147.44	184.35	207.67	222.96	281.31	63
64	159.42	199.52	227.14	243.81	304.07	64
65	172.81	216.37	247.06	265.28	329.31	65
66	187.41	234.83	267.32	286.98	356.94	66
67	203.24	254.85	287.85	309.24	386.80	67
68	219.14	274.91	313.83	341.16	416.91	68
69	236.48	297.00	338.91	368.73	449.95	69
70	255.70	321.31	366.75	398.97	486.52	70
71	276.91	348.27	397.69	432.48	527.01	71
72	300.72	378.30	431.96	469.75	571.99	72
73	329.35	414.95	471.31	508.30	627.32	73
74	360.54	454.57	498.89	530.84	677.95	74
75	281.14	354.87	405.51	440.74	535.78	75
76	306.02	386.55	441.80	480.07	582.95	76
77	331.90	419.57	479.57	520.94	631.63	77
78	357.62	452.43	517.05	561.39	679.23	78
79	384.16	486.23	555.59	603.03	727.87	79
80	411.46	520.99	595.33	645.82	777.49	80
81	439.57	556.80	636.06	689.71	828.08	81
82	468.37	593.62	678.01	734.78	879.67	82
83	498.00	631.35	720.95	780.99	932.28	83
84	528.37	670.07	765.03	828.25	985.93	84
85	559.57	709.86	810.13	876.76	1,040.57	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.82	14.06	16.51	18.34	25.18	18-34
35-39	14.30	18.59	21.68	24.05	32.61	35-39
40-44	19.79	25.63	29.80	32.93	43.90	40-44
45-49	28.15	36.22	42.06	46.33	60.90	45-49
50	34.62	44.59	51.73	56.82	74.25	50
51	37.19	47.89	55.51	60.89	79.45	51
52	39.86	51.40	59.44	65.28	84.86	52
53	43.08	55.38	64.02	70.26	90.99	53
54	46.30	59.59	68.83	75.52	97.33	54
55	49.85	63.94	73.99	80.99	104.02	55
56	53.47	68.61	79.30	86.67	110.92	56
57	57.31	73.37	84.69	92.65	118.06	57
58	60.73	77.74	89.63	97.91	124.28	58
59	64.31	82.19	94.78	103.47	130.78	59
60	68.16	87.20	100.35	109.47	137.94	60
61	72.53	92.66	106.55	115.34	145.93	61
62	77.53	98.91	111.31	120.34	154.92	62
63	83.47	106.42	121.68	131.42	165.86	63
64	90.11	114.87	131.74	142.89	178.18	64
65	97.35	124.06	142.24	154.51	191.64	65
66	105.33	134.07	153.75	166.48	206.39	66
67	114.01	145.07	165.58	178.72	222.53	67
68	121.37	154.40	176.73	191.80	236.06	68
69	129.92	165.18	189.06	205.22	251.92	69
70	140.18	178.15	203.78	221.18	271.02	70
71	152.58	193.96	221.92	240.65	294.61	71
72	167.78	213.19	243.89	264.55	323.09	72
73	190.12	241.79	276.68	296.22	363.47	73
74	215.21	273.84	301.43	320.71	408.06	74
75	173.14	220.45	252.29	273.67	334.55	75
76	193.87	246.86	282.71	306.64	374.56	76
77	215.39	274.49	314.25	340.92	415.86	77
78	235.98	300.85	344.49	373.65	454.73	78
79	257.02	327.89	375.48	407.14	494.30	79
80	278.62	355.51	407.21	441.44	534.44	80
81	300.72	383.92	439.65	476.44	575.29	81
82	323.20	412.85	472.78	512.32	616.74	82
83	346.32	442.46	506.70	548.91	658.85	83
84	369.88	472.76	541.38	586.30	701.55	84
85	393.90	503.73	576.75	624.50	744.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

New Increased Rates - Attained Ages 69-73

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.24	27.01	30.77	33.89	43.20	18-34
35-39	27.85	34.01	38.73	42.58	53.88	35-39
40-44	36.60	44.96	51.42	56.28	70.98	40-44
45-49	50.52	62.24	71.13	77.85	97.47	45-49
50	65.89	81.23	92.69	101.29	126.70	50
51	71.76	88.57	101.04	110.45	137.98	51
52	77.81	96.23	110.01	120.03	149.82	52
53	84.00	104.05	118.76	129.86	161.88	53
54	90.45	112.16	128.11	139.91	174.39	54
55	97.01	120.53	137.72	150.48	187.24	55
56	103.85	129.19	147.62	161.21	200.47	56
57	110.83	138.05	157.74	172.30	214.10	57
58	117.08	145.86	166.73	181.98	225.82	58
59	123.53	154.25	176.23	192.37	238.33	59
60	130.71	163.45	186.77	202.68	252.06	60
61	138.85	173.63	196.99	211.65	267.33	61
62	148.01	184.87	205.95	221.38	284.75	62
63	159.71	200.14	226.03	242.90	306.83	63
64	172.51	216.38	246.77	265.13	331.33	64
65	186.80	234.39	268.06	288.10	358.46	65
66	202.33	254.07	289.74	311.35	388.09	66
67	219.12	275.35	311.75	335.27	420.01	67
68	235.87	296.54	339.05	368.71	452.07	68
69	254.08	319.82	365.50	397.88	487.16	69
70	274.23	345.37	394.81	429.83	525.92	70
71	296.41	373.65	427.33	465.15	568.73	71
72	321.31	405.11	463.28	504.36	616.20	72
73	351.29	443.62	504.82	545.33	674.71	73
74	383.93	485.17	533.70	567.89	726.83	74
75	298.87	378.13	432.77	470.89	574.34	75
76	324.77	411.19	470.71	512.04	623.83	76
77	351.63	445.55	510.08	554.67	674.72	77
78	378.15	479.53	548.89	596.58	724.12	78
79	405.43	514.36	588.66	639.58	774.40	79
80	433.40	550.06	629.55	683.62	825.49	80
81	462.12	586.74	671.31	728.64	877.38	81
82	491.45	624.35	714.22	774.74	930.10	82
83	521.55	662.77	758.00	821.87	983.68	83
84	552.32	702.10	802.83	869.92	1,038.14	84
85	583.86	742.43	848.57	919.13	1,093.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates - Attained Ages 69-73
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.94	15.52	18.24	20.27	27.92	18-34
35-39	15.82	20.58	24.01	26.65	36.25	35-39
40-44	21.88	28.36	32.99	36.48	48.77	40-44
45-49	31.04	39.96	46.44	51.19	67.48	45-49
50	38.09	49.10	57.01	62.66	82.12	50
51	40.89	52.70	61.14	67.10	87.82	51
52	43.78	56.52	65.41	71.89	93.73	52
53	47.29	60.85	70.40	77.32	100.43	53
54	50.77	65.42	75.63	83.05	107.34	54
55	54.62	70.13	81.24	88.99	114.63	55
56	58.53	75.19	87.00	95.15	122.13	56
57	62.68	80.33	92.82	101.63	129.88	57
58	66.36	85.05	98.16	107.31	136.61	58
59	70.20	89.82	103.70	113.30	143.61	59
60	74.31	95.20	109.67	119.74	151.32	60
61	78.98	101.04	116.31	126.10	159.92	61
62	84.33	107.73	121.58	131.65	169.58	62
63	90.68	115.77	132.58	143.41	181.35	63
64	97.77	124.82	143.31	155.64	194.61	64
65	105.48	134.63	154.54	168.05	209.05	65
66	113.97	145.29	166.83	180.88	224.86	66
67	123.19	157.00	179.49	194.03	242.13	67
68	131.01	166.94	191.33	207.85	256.62	68
69	140.07	178.38	204.44	222.16	273.55	69
70	150.90	192.10	220.03	239.09	293.87	70
71	163.95	208.78	239.22	259.69	318.93	71
72	179.92	229.02	262.38	284.94	349.06	72
73	203.37	259.13	296.97	317.83	391.44	73
74	229.67	292.81	322.47	343.10	438.05	74
75	184.36	235.21	269.60	292.81	359.17	75
76	206.01	262.85	301.52	327.45	401.36	76
77	228.43	291.72	334.52	363.38	444.79	77
78	249.78	319.12	366.02	397.52	485.44	78
79	271.53	347.16	398.22	432.36	526.71	79
80	293.82	375.72	431.11	467.96	568.44	80
81	316.57	405.05	464.65	504.19	610.80	81
82	339.64	434.83	498.82	541.26	653.66	82
83	363.34	465.25	533.74	578.97	697.09	83
84	387.43	496.32	569.37	617.43	741.00	84
85	411.94	528.02	605.63	656.65	785.44	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates - Attained Ages 69-73

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA_Rate Review Requirements Checklist_20191023.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Revised_VA_AM_RS_4.0_20200115.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Rate Increase Summary_4.0_20191023.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA_CovLtr_RS_4.0_20191023.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	Claims and Administration Processing Plan
Comments:	
Attachment(s):	Claims Management Summary_20191023.pdf
Item Status:	Received & Acknowledged

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Status Date:	01/14/2022

Satisfied - Item:	Supplement to the Actuarial Memorandum - 8/13/2020
Comments:	Added Updated Attachment 2
Attachment(s):	VA_Supplement_4.0_20191023.pdf VA_Attachment 2_Revised_4.0_20200813.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	Original Pricing Actuarial Memorandum
Comments:	
Attachment(s):	4.0 VA Actuarial Memorandum.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 5.0 Response - 1/16/2020
Comments:	
Attachment(s):	VA 4.0 response 20200116.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Response Attachments 1/16/2020
Comments:	
Attachment(s):	VA_Response Attachments_4.0_20200116.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA Policyholder Documents Supporting Documentation
Comments:	Per objection received under SERFF Tracking No: NWLT-132081271 we have made updates to the policyholder documents, see attached.
Attachment(s):	PRI-RBO 1A (VA).pdf PRI-RBO 1B (VA).pdf PRI-SBVA.pdf Statement of Variability_PRI RBO & SB_Revised VA Obj 12-22-2021.pdf FAQ VA.pdf READABILITY CERTIFICATION.pdf
Item Status:	Received & Acknowledged
Status Date:	02/22/2022

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Satisfied - Item:	VA 4.0 Response - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 response 20200428.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Assumption Comparisons - 4/28/2020
Comments:	
Attachment(s):	VA_Assumption Comparisons_4.0_20200428.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 current Lapse Rate Assumptions - 4/28/2020
Comments:	
Attachment(s):	VA 4.0 Current Lapse Rate Assumption.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 A_E by Duration - 4/28/2020
Comments:	
Attachment(s):	VA_A_E by Duration_4.0_20200428.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Exhibits with discounting factors - 4/28/2020
Comments:	
Attachment(s):	VA_Exhibits with discounting factors_4.0_20200428.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 PPV Analysis - 4/28/2020
Comments:	
Attachment(s):	VA_PPV Analysis_4.0_20200428.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Impact of Assumptions 2014_2018 - 4/28/2020

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2019 Rate Increase Filing/145NYL01-30.02*

Comments:	
Attachment(s):	VA_Impact of Assumptions__2014_2018_4.0.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Response - 6/12/2020
Comments:	
Attachment(s):	VA 4.0 response 20200612.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 PPV Analysis Nationwide - 6/12/2020
Comments:	
Attachment(s):	VA_PPV Analysis_Nationwide_4.0_20200612.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Response - 8/13/2020
Comments:	
Attachment(s):	VA 4.0 response 20200813.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

Satisfied - Item:	VA 4.0 Response - 11/12/2020
Comments:	
Attachment(s):	VA 4.0 response 20201112.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2022

COMPLIANCE STATEMENT

Virginia Bureau of Insurance

New York Life Insurance Company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Juliet Davis

Juliet Davis, Corporate Vice President
New York Life Insurance

January 16, 2020
Date

Rate Review Requirements Checklist
For all Rate Filings for Forms Issued in the Individual and Small Group Markets, Hospital Confinement Indemnity, Disability Income Protection, Accident Only, Specified Disease and Other, whether paid on an expense incurred or indemnity basis, and Medicare Supplement

NOTE: This document is intended to assist carriers in preparing rate filings for individual and selected group accident and sickness insurance coverage for approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements. Note that some regulatory references in the comments column are approximate. Please review the applicable Administrative Code for the full text of the regulation.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
General Filing Requirements				
Agent Commissions	§ 38.2-316.1	Describe agent commissions including any limitations or exceptions. (ACA Individual and Small Group Markets Only)		Not Applicable
Certification of Compliance	14VAC5-100-40 3	Certificate of Compliance signed by General Counsel or officer of the company, or attorney, or actuary representing company is required. This is not required if this is a rate only filing.	SERFF Supporting Documention tab	
Information about the filing	14VAC5-100-70	When submitting an Individual Accident and Sickness form, a company must file the applicable rates, rules and classification of risks with the Commission.	Cover Letter	
Company Name and NAIC No.	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.	Cover Letter	
Additional SERFF Filing Requirements	***Administrative Letter 2012-03***	***Additional SERFF filing requirements must be met as specified below for life and health forms and rate filings.***		
General Information Filing Description		All submissions must provide a brief summary of the filing, including a statement describing whether the rate or rate manual is new or a revision of an existing rate or rate manual.	Cover Letter	
		Identification of SERFF or state tracking number for the previously approved rate or rate manual.	SERFF Rate/Rule Schedule tab	
HELP TIP:		If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available.		
Rate Changes		(i) Include a statement regarding an increase, decrease, revision of former rates. (ii) Specify the percentage amount(s) of the change(s).	(i) Cover Letter (ii) Cover Letter	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
		(iii) Specify the number of affected policyholders. (iv) Specify the reason for the proposed change(s).	(iii) Actuarial Memorandum (AM) Section 22 (iv) AM Sections 2 and 18	
	14VAC5-130-50 B	Include an actuarial memorandum describing the basis on which rates were determined including a description of the calculation of the anticipated loss ratio.	AM Sections 6, 15, 16, 18 & Supplement to the Actuarial Memorandum (SAM) Section D	
Individual and Small Group Markets – Uniform Age Rating Curve	14VAC5-130- 50 E 1 Virginia Rate Template	Premium rates with respect to a particular plan or coverage may only vary by: (a) Whether the plan or coverage covers an individual or family; (b) The rating area; (c) Age, consistent with the Federal Default Standard Age Curve; (d) Tobacco use, except the rate must not vary more than 1.5 to 1. If included in a small group form, employees must be given the option to avoid the tobacco surcharge by participating in certain wellness programs.		Not Applicable
	14VAC5-130-50 E 2	A premium rate must not vary by any other factor not described in 14VAC5-130-50 E 1.		Not Applicable
	14VAC5-130-50 E 3	For family coverage, permitted rating variations must be applied based on the portion of premium attributable to each family member covered under the plan. With respect to family members under age 21, the premiums for no more than the three oldest covered children must be taken into account in determining the total family premium.		Not Applicable
	14VAC5-130-50 E 4	The premium charged must not be adjusted more frequently than annually except that the premium rate may be changed to reflect changes to: (i) Family composition of the member or; (ii) Coverage requested by the member.		Not Applicable
	14VAC5-130-50 E 5	Premium Rates for student health insurance coverage may be based on school-specific community rating and are exempt from subdivision 1 through 4 above.		Not Applicable
Accident and Sickness Insurance Rate Filing Requirements – Filing a Rate for a New Policy Form	14VAC5-130-60 A	New rate submission must include: (i) Form number of applicable policy or certificate, application, and endorsements; (ii) Rate Sheet(s); (iii) An actuarial memorandum; (iv) All information required in SERFF. Unified Rate Review Template shall also be filed for coverage issued in the individual or small group markets, *except for student health insurance coverage.*		Not Applicable

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14VAC5-130-60 B	**An Actuarial Memorandum that includes:**		
	14VAC5-130-60 B 1	A description of the type of policy or coverage, including benefits, renewability, general marketing method, and issue age limits.		Not Applicable
	14VAC5-130-60 B 2	A description of how rates were determined, including the general description and source of each assumption used.		Not Applicable
	14VAC5-130-60 B 3	The estimated average annual premium per policy and per member.		Not Applicable
	14VAC5-130-60 B 4	The anticipated loss ratio and a description of how it was calculated.		Not Applicable
	14VAC5-130-60 B 5	The minimum anticipated loss ratio presumed reasonable in accordance with 14VAC5-130-65.		Not Applicable
	14VAC5-130-60 B 6	If the anticipated loss ratio is less than the minimum anticipated loss ratio, include supporting documentation for the use of such premiums.		Not Applicable
	14VAC5-130-60 B 7	*For coverage issued in the Individual or Small Group Health Insurance Market:* A certification by a qualified actuary of the actuarial value of each plan of benefits included and the AV calculation summary.		Not Applicable
	14VAC5-130-60 B 8	A certification by a qualified actuary that, to the vest of his or her knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of Virginia and the premiums are reasonable in relation to the benefits provided.		Not Applicable
Reasonableness of benefits in relation to initial premiums	14VAC5-130-65 A	Benefits are deemed reasonable in relation to premiums if the anticipated loss ratio of policy form, including riders and endorsements, is at least as great as specified in the table provided, taking into account the qualifications and adjustments in subdivisions 1 through 9 below. The below anticipated loss ratio standards do not apply to a class of business where such standards are in conflict with specific statutes or regulations.		Not Applicable

REVIEW REQUIREMENTS	REFERENCE	COMMENTS						LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14VAC5-130-65 A 1	If the expected average annual premium is at least $200 but less than $1,000.							Not Applicable
		Type of Coverage	Renewal Clause						
			OR	CR	GR	NC	Other		
		Hospital Indemnity	60%	55%	55%	50%	60%		
		Disability Income Protection, Accident Only, Specified Disease and Other, whether paid on an expense incurred or indemnity basis	60%	55%	50%	45%	60%		
	14VAC5-130-65 A 2	If the expected average annual premium is $100 or more but less than $200, subtract five percentage points from the numbers in the table.							Not Applicable
	14VAC5-130-65 A 3	If the expected average annual premium is less than $100, subtract 10 percentage points from the numbers in the table.							Not Applicable
	14VAC5-130-65 A 4	If the expected average annual premium is $1,000 or more, add five percentage points to the numbers in the table.							Not Applicable
	14VAC5-130-65 A 5	Group Medicare supplement policies are expected to return to policyholders in the form of aggregate benefits under the policy at least 75% of the aggregate amount of premiums collected.							Not Applicable

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14VAC5-130-65 A 6	Medicare supplement policies issued prior to July 30, 1992, as a result of solicitation of individuals through the mail or by mass media advertising, which shall include both print and broadcast advertising, are expected to return to policyholders in the form of aggregate benefits under the policy at least 60% of the aggregate amount of premiums collected.		Not Applicable
	14VAC5-130-65 A 7	Medicare supplement policies issued prior to July 30, 1992, sold on an individual rather than a group basis are expected to return to policyholders in the form of aggregate benefits under the policy at least 60% of the aggregate amount of premiums collected.		Not Applicable
	14VAC5-130-65 A 8	All health insurance coverage issued in the individual health insurance market shall be originally priced to meet a minimum 75% loss ratio and, except for student health insurance coverage, must be guaranteed renewable or noncancellable.		Not Applicable
	14VAC5-130-65 A 9	All health insurance coverage issued in the small group health insurance market must be originally priced to meet a minimum 75% loss ratio and must be guaranteed renewable or noncancellable.		Not Applicable
	14VAC5-130-65 B	The average annual premium per policy per member shall be computed by the health insurance issuer based on an anticipated distribution of business by all applicable criteria having a price difference, such as age, sex, amount, dependent status, rider frequency, etc., except assuming an annual mode for all policies *(i.e., the fractional premium loading shall not affect the average annual premium or anticipated loss ratio calculation).*		Not Applicable

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
For Rate Revision, all Accident and Sickness Forms; Subscriber Contracts of Hospital, Medical or Surgical Plans; Dental Plans; Optometric Plans; Health Insurance Coverage in the Individual and Small Group Markets; Group Medicare supplement forms and subscriber contracts of hospital, medical or surgical plans – Filing a Rate Revision	14VAC5-130-70 A	Rate revision submission must include: (i) New Rate Sheet; (ii) An actuarial memorandum; and (iii) All information required in SERFF. Unified Rate Review Template shall be filed for coverage issued in the individual or small group markets, *except for student health insurance coverage.*	(i) SERFF Rate/Rule Schedule Tab (ii) SERFF Supporting Documentation Tab (iii) SERFF	
	14VAC5-130-70 B	**Actuarial Memorandum that includes:**		
	14VAC5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	AM Sections 3, 4, & 10	
	14VAC5-130-70 B 2	The scope and reason for the premium or rate revision.	AM Sections 2 and 18	
	14VAC5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	Cover Letter, AM Sections 2 and 19	
	14VAC5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	AM Section 5	
	14VAC5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) average overall change, including a detailed explanation of how the change was determined.	AM Section 19	
	14VAC5-130-70 B 6	*The following is applicable to all coverage with the exception of coverage issued in the small group market:* Submit Form 130-A showing historical and projected experience, including: (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most	(i) SAM Section C	Actual and projected experience are based on historical experience through December 31, 2018, which is the most recent data available.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
		recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail; (ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and (iii) If blended, provide the credibility factor assigned to the national experience.	(ii) SAM Section C (iii) Not Applicable	
	14VAC5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	AM Section 17	
	14VAC5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	AM Sections 2, 6, & 18	
	14VAC5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.		Not Applicable
	14VAC5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	SAM Section D	
	14VAC5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	AM Exhibit I	
	14VAC5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.		Not Applicable
	14VAC5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such members in the year immediately prior to the filing of the rate revision.	AM Section 22	
	14VAC5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	AM Section 23	

	14VAC5-130-70 B 15	For coverage issued in the individual or small group health insurance markets, a certification by a qualified actuary of the actuarial value of each plan of benefits included and the AV calculation summary.		Not Applicable
Health Insurance Issuer – Filing a Rate Revision	14VAC5-130-75 A	For individual accident and sickness insurance, individual, and group Medicare supplement insurance, and coverage issued in the individual market, with respect to filings of rate revisions for a previously approved form, benefits shall be deemed reasonable in relation to premiums provided the present values of the future and lifetime loss ratios are at least as great as the standards in 14VAC5-130-70 B 11. Interest, at a rate consistent with that assumed in the original effective date of the form to the effective date of the revision and the present value of future premiums.	SAM Attachment 2	
Health Insurance Issuer – Filing a Rate Revision	14VAC5-130-75 B	For coverage issued in the small group health insurance market, the anticipated loss ratio over the entire period for which the revised rates are computed to provide coverage must be at least as great as the standards in 14VAC5-130-70 B 11.		Not Applicable
Health Insurance Issuer – Filing a Rate Revision	14VAC5-130-75 C	Revised premiums for policies issued on or after the effective date of the revision must meet the standards in 14VAC5-130-65, except the average annual premium shall be determined on actual rather than anticipated distribution of business.		Not Applicable
Medicare Supplement Requirements		*Applicable requirements for Medicare Supplement insurance rate filings in addition to the above:*		
Standardized Medicare Supplement Forms	14VAC5-170-120 A 1	A Medicare supplement policy or certificate shall not be delivered or issued for delivery unless the policy form or certificate form can be expected, as estimated for the entire premium period for which rates are computed to provide coverage, to return to policyholders and certificateholders in the form of aggregate benefits (not including anticipated refunds or credits) provided under the policy or certificate form: (a) At least 75% of the aggregate amount of premiums earned in the case of group policies; or (b) At least 65% of the aggregate amount of premiums earned in the case of individual policies.		Not Applicable
	14VAC5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.		Not Applicable

Pre-Standardized Medicare Supplement Forms	14VAC5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: (a) The originally filed anticipated loss ratio when combined with the actual experience since inception; (b) The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and (c) The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.		Not Applicable
Annual Rate and Experience Filing	14VAC5-170-120 C	An issuer of Medicare supplement policies and certificates issued before or after July 30, 1992, in this Commonwealth shall file annually its rates, rating schedule, and supporting documentation including ratios of incurred losses to earned premiums by policy duration for approval by the State Corporation Commission in accordance with the filing requirements and procedures prescribed by the State Corporation Commission. The supporting documentation shall also demonstrate in accordance with actuarial standards of practice using reasonable assumptions that the appropriate loss ratio standards can be expected to be met over the entire period for which rates are computed. The demonstration shall exclude active life reserves. An expected third-year loss ratio which is greater than or equal to the applicable percentage shall be demonstrated for policies or certificates in force less than three years.		Not Applicable
Actuarial Certification for Medicare Supplement Rate Revision Filings	14VAC5-170-120 C	For annual rate and experience filings, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratios all exceed the applicable ratio; 3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies; 4. The filing was prepared based on the current standards of practices as promulgated by the Actuarial Standards Board, including the data quality standard of practice, as described at: www.actuary.org; 5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and		Not Applicable

		6. The premiums are reasonable in relation to the benefits provided.		
Actuarial Certification for Medicare Supplement Rate Revision Filings	14VAC5-170-130 B	For proposed rate changes, an actuarial certificate by a qualified actuary that to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio; 3. The filing was prepared based on the current standards or practices as promulgated by the Actuary Standards Board including the data qualify standard of practice as described at: www.actuary.org; 4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and 5. The premiums are reasonable in relation to the benefits provided.		Not Applicable
Chance in the Rating Structure or Methodology of a Medicare Supplement Form	14VAC5-170-130 D 3	A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of this subsection unless the issuer complies with the following requirements: (a) The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. (b) The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.		Not Applicable
For Coverage in the Individual and Small Group Health Insurance Markets Risk Pools and Index Rates	14VAC5-130-81 A & B	The claims experience of all enrollees in all health benefit plans are members of a single risk pool. *(Not applicable to grandfathered coverage).*		Not Applicable
	14VAC5-130-81 C	Each plan year or policy year, as applicable, a health insurance issuer shall: 1. Establish an index rate based on the total combined claim costs for providing essential health benefits within the single risk pool of the individual or small group market;		Not Applicable

		2. The index rate may be adjusted on a market-wide basis based on the total expected market-wide payments and charges under the risk adjustment and reinsurance programs in this Commonwealth and the health benefit exchange user fees, and 3. The premium rate for all of the health insurance issuer's plans shall use the applicable index rate, as adjusted in accordance with subsection D of this section.		
	14VAC5-130-81 D	A health insurance issuer may vary premium rates for a particular plan from its index rate for a relevant state market based on the following actuarially justified plan–specified factors: 1. The actuarial value and cost-sharing design on the plan. 2. The plan's provider network, delivery system characteristics, and utilization management practices. 3. The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits shall be pooled with similar benefits within a single risk pool and the claims experience from those benefits shall be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits. 4. Administrative costs, excluding health benefit exchange user fees. 5. With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.		Not Applicable

I hereby certify that I have reviewed the attached rate review requirement filing and determined that it is in compliance with the rate review requirement checklist.

Signed: Sheryl M Babcock

Name (please print): Sheryl Babcock, FSA, MAAA

Company Name: New York Life Insurance Company

Date: 10/23/2019 Phone No: ( ) 512-344-5831 FAX No: ( )_____

E-Mail Address: sbabcock@newyorklifeltc.com

NEW YORK LIFE INSURANCE COMPANY

Address: 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

Actuarial Memorandum for the Generation 4.0 Policy Forms

January 16, 2020

Policy Forms	**Number**
Comprehensive	**ILTC-4300**
Nursing Home Only	**INH-4300**

Riders
ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4019 (VA) (0113), ALTC-4019 (VA) (0115), ALTC-4050 (0113), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599), ALTC-4070 (VA) (0115)

New York Life Insurance Company (New York Life) is requesting a rate increase on the above listed long-term care policy forms. These policy forms were issued in Virginia from July 1998 through April 2004 and are no longer being marketed in any jurisdiction.

Nationwide, the company is requesting the same rate increase.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase meets the minimum requirements of sections 19 and 20 of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

New York Life is requesting the approval of an average premium rate increase of 27.0% on the above listed policy forms. The premium rate increase currently being requested is necessary due to higher than expected policy persistency and higher projected claims.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2015 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice No. 12, section 3.2.1.

Projected experience assuming this increase is implemented is shown in Exhibit I.

New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

We believe that endorsing existing policies to make rates non-cancellable if the full increase is approved is in the best interest of our insureds because it will provide policyowners with certainty regarding future premiums and promote informed decisions. The requested rate increase was justified solely on the experience from the existing products and did not include an additional charge for the decision to make policies non-cancellable.

Corresponding rate tables, for policyholders with attained ages under age 69 and for policyholders with attained ages of 69 to 73 as of January 1, 2020, reflecting the rate increase are enclosed with this memorandum. These rate tables will also be used for any voluntary plan changes or any future purchase options elected by the policyholder. Because increased rates are still in excess of minimum loss ratios and policies will be endorsed to be non-cancellable, rather than guaranteed renewable where the full amount of our request is approved, the rates are not capped at the new business rate schedules. The current rate tables will continue to apply to the current premium for policyholders with attained age 74 and over as of January 1, 2020 and all policyholders who were attained age 75 at the time of the implementation of the last rate filing. Please note that the actual rates implemented may vary slightly due to implementation rounding algorithms.

3. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community-based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

4. Renewability

These policy forms are guaranteed renewable for life. If the requested rate increase is approved in full, the company will update each policyholder's contract to be non-cancellable rather than guaranteed renewable.

5. Applicability

This filing is applicable to in-force policies only. The above listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 74 as of January 1, 2020. The rate changes will also be used for any voluntary plan changes or future purchase options elected by the policyholder. The current rates will continue to apply to the current premium for policyholders with attained age 74 and over as of January 1, 2020 and all policyholders who were attained age 75 at the time of the implementation of the last rate filing.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

a. Morbidity reflects claim costs developed using the 2017 *Milliman Long-Term Care Guidelines (Guidelines)*, adjusted for New York Life's current experience relative to the *Guidelines*. The claim costs were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Mortality Rates reflect the 2012 Individual Annuity Mortality Basic gender-distinct table (2012 IAM). The mortality rates were adjusted for mortality selection (varies by marital status, gender, policy duration, and issue age), underwriting selection factors (vary by policy duration and underwriting class), issue age factors, and attained age factors, based on company experience. Mortality improvement (varies by attained age and gender) is assumed through the valuation date.

c. Voluntary Lapse Rates vary by duration, issue age, gender and marital status as developed from historical experience.

d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on historical experience and vary by gender, marital status, benefit period, attained age and duration.

e. Insured Behavior Due to the Rate Increase. In the year of rate increase implementation, an additional 0.8% of in-force policyholders on average are assumed to lapse, and a 1.2% reduction in premiums and claims on average is assumed due to reduced benefit option elections. A cumulative 0.4% increase in morbidity on average is assumed due to adverse selection from the rate increase.

f. Interest Rate is assumed to follow the best estimate assumption of 4.0%.

g. Annual Improvement is not assumed prospectively for morbidity or mortality.

h. Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

i. Dividends are not projected in the current experience as the company has not historically paid a dividend on the above listed policy forms and does not anticipate paying a dividend in the future on the above listed policy forms.

The above assumptions are based on the experience of policies issued by New York Life, industry experience, and actuarial judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar forms nationwide and are deemed reasonable for the particular policy forms in this filing.

In developing the morbidity assumption, the claim experience period spans from 2007 through 2016. For the persistency assumptions, the policy termination experience period spans from 2007 through 2016. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

Although the rates will become non-cancellable rather than guaranteed renewable, if the requested rate increase is approved in full, an explicit non-cancellable morbidity margin assumption for conservatism has not been included. Including a non-cancellable morbidity margin in the projections is unnecessary as the decision to make the rates non-cancellable is not based on an expected or required return on the business.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

7. Marketing Method

These policy forms were marketed by New York Life career agents and independent brokers.

8. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

9. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 3 above. The premiums may vary by policy form, issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

10. Issue Age Range

Issue ages are from 18 to 85.

11. Area Factors

Area factors are not used for the above listed policy forms.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force insured count as of December 31, 2018) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	33.6%
Semi-Annual	0.51*AP	5.6%
Quarterly	0.26*AP	7.4%
Monthly	0.09*AP	53.4%

13. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Attachments 4 and 5 of the supplement to the actuarial memorandum. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported (IBNR) reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historic incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2018 and then projected on a seriatim basis for 75 years using the current assumptions described above in Section 6. The actual experience and projections have been restated to reflect a rate level approved in Virginia on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Virginia were implemented on each policy's first anniversary on or after the effective date of the increase. The after increase projected experience reflects the requested increase on a seriatim basis. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2020, but no sooner than 12 months after the prior rate increase was effective. The projections reflecting the rate increase also assume that no increase is applied to policyholders subject to the attained age carve-out.

Values in Exhibit I are shown (a) before and (b) after the requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, annual loss ratios, and cumulative loss ratios. As shown in Exhibit I, the anticipated lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio required by regulation.

Exhibit II provides a demonstration that the requested rate increase meets the alternative 58%/85% minimum loss ratio test under moderately adverse conditions as required. The majority of policies subject to this rate increase are eligible for a contingent benefit upon lapse (CBUL), so an alternative version of the 58%/85% test, which uses the greater of 58% and the expected lifetime loss ratio, is provided per post-rate stability regulation. The expected loss ratio (60%) is used as a substitute for the original pricing loss ratio that was determined at pricing based on an assumed mix of business sold.

Exhibit II shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following

1. Accumulated value of the initial earned premium times 60%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 60%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5.0% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio). Present and accumulated values in Exhibit II are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 3.5% to 5.5%. The values shown in Exhibit II do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values and because the incurred claims in Exhibit II are increased by 5.0% to reflect moderately adverse experience.

16. Actual-to-Expected Experience

Actual experience and projections in Exhibit I have been restated to reflect a rate level approved in Virginia on a nationwide basis as described in section 15 above. Expected experience in Exhibit I uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions.

Exhibit III provides a comparison of the current and original pricing assumptions that underlie the actual and expected experience described above.

17. History of Previous Rate Revisions

One prior increase has been approved and implemented on these policy forms. A 40.0% increase was approved on March 24, 2015 and implemented on each contract's next billing anniversary beginning October 5, 2015 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

18. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected using original pricing assumptions as the actual-to-expected (A:E) loss ratios exceed 1.0. The premium rate increase currently being requested is necessary due to higher than expected policy persistency and higher projected claims.

Exhibit IV provides an analysis of actual and projected nationwide experience with respect to changes in interest, lapse (combination of voluntary lapse and benefit expiry), mortality, and morbidity and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio. The current and original pricing assumptions are provided in Exhibit III.

For the business subject to rate stability regulation, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if there was a 5% increase in the original pricing lifetime loss ratio. Section 15 demonstrates that the lifetime loss ratio is well in excess of this assumed original pricing threshold. That is, the before increase A:E exceeds 1.05.

19. Average Annual Premium in Virginia (Based on December 31, 2018 In-Force)

Before increase: $1,933
After increase**:** $2,456*
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after January 1, 2020.*

20. Proposed Effective Date

This rate increase will apply to policies on their first policy anniversary date following at least a 75-day policyholder notification period following approval, but no sooner than January 1, 2020.

21. Distribution of Business as of December 31, 2018 (Based on Nationwide In-Force Insured Count)

By Issue Age:

Issue Ages	Percent Distribution
< 45	13.4%
45 - 49	13.5%
50 - 54	21.3%
55 - 59	21.3%
60 - 64	17.1%
65 - 69	9.4%
70 - 74	3.2%
75 - 79	0.7%
80 +	0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	7.7%
30-day	0.4%
60-day	1.9%
90-day	87.3%
180-day	2.7%

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	0.0%
2-Year	1.6%
3-Year	16.1%
4-Year	3.0%
5-Year	17.0%
Unlimited	62.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	0.2%
Simple	13.6%
Compound	17.9%
GPO	68.3%

By Home Care (HC) Coverage Type:

HC Coverage Type	Percent Distribution
Comprehensive	96.0%
Nursing Home	4.0%

22. Number of Insureds and Annualized Premium (Based on December 31, 2018 In-Force)

The number of insureds and annualized premium that will be affected by this rate increase filing are:

	Virginia		Nationwide	
Attained Age	Number of Insureds	Annualized Premium	Number of Insureds	Annualized Premium
<74	1,009	$1,571,265	16,737	23,387,432
74+	870	$2,061,634	16,851	38,814,618
Total	1,879	$3,632,899	33,588	62,202,050

23. Actuarial Certification

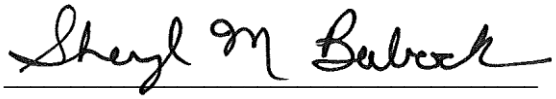
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum is in compliance, where applicable, with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and No. 18, "Long-Term Care Insurance" as adopted by the Actuarial Standards Board. This filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the State of Virginia and the rules of the department of insurance, including the provisions of 14VAC5-200-150 and 14VAC5-200-153.

In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to certify that rates will remain stable under moderately adverse conditions, however, New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved.



Sheryl Babcock, FSA, MAAA
Corporate Vice President and Actuary, New York Life Insurance Company

Date: January 16, 2020

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

Company Name and NAIC Number: New York Life Insurance Company, NAIC #66915

SERFF Tracking Number: NWLT-132081260

Revised Rates

Average Annual Premium Per Member: 2,456

Average Requested Percentage Rate Change Per Member: 27.0%

Range of Requested Rate Changes: 0% - 80%

Number of Virginia Policyholders Affected: 1,879

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
ILTC-4300, et al.	Comprehensive	7/20/1998 - 4/1/2004	3/24/2015 - Average 25.0%	If the full amount of the current requested increase is approved, the company is guaranteeing premium rates in the future.
INH-4300, et al.	Nursing Home Only	7/20/1998 - 4/1/2004	3/24/2015 - Average 25.0%	If the full amount of the current requested increase is approved, the company is guaranteeing premium rates in the future.

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Health Insurance Rate Request Summary
Summary of Key Information

New York Life's goal is to ensure that long-term care insurance benefits will be there for our policyowners when they need them most – at the time of claim. Many factors have changed over the years that have impacted the pricing of long-term care insurance policies. For example, people are living longer and industry-wide costs of claims are higher than originally expected when products were priced. This anticipated increase in the amounts of benefits has led to the need for the company to increase premium rates.

New York Life Insurance Company
Long Term Care
11501 Burnet Rd, Bldg 906, Suite 600
Austin, TX 78758
Bus: 512-344-5831
E-Mail: sbabcock@newyorklifeltc.com

Sheryl Babcock, FSA, MAAA
Corporate Vice President and Actuary
Long Term Care Insurance

October 23, 2019

Honorable Scott A. White
Insurance Commissioner

Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: New York Life Insurance Company (New York Life)
Company NAIC # 66915
SERFF Tracking # NWLT-132081260

Policy Forms:	Comprehensive	ILTC-4300, et al.
	Nursing Home Only	INH-4300, et al.

Dear Commissioner White:

The above-listed policy forms represent individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia from July 1998 through April 2004 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 27.0% on these policy forms. The premium rate increase currently being requested is necessary due to higher than expected policy persistency and higher projected claims.

The company is requesting an 80.0% rate increase for policyholders with an attained age under 69, a 45.0% rate increase for policyholders with an attained age of 69 to 73, and a 0.0% rate increase for policyholders with an attained age 74 or above as of January 1, 2020.

Policyholders who reach attained age 74 as of January 1, 2020 will not receive a rate increase on their current premium. However, for those policyholders who have an attained age of 74 or older as of January 1, 2020, the 45.0% premium rate increase will apply to any voluntary plan changes elected by the policyholder after the implementation date of the rate increase or any voluntary future purchase options elected by the policyholder. Policyholders who have not reached attained age 74 as of January 1, 2020 will receive the rate increase on any future benefit changes regardless of age.

Policyholders who had reached attained age 75 at the time of implementation of the rate increase approved in 2015 will not receive a rate increase on any premium including voluntary plan changes or voluntary future purchase options elected by the policyholder.

As noted in the actuarial memorandum, although our analysis indicates that a rate increase is necessary at all ages, we have decided to reduce the increase for any of our insureds who have attained age of 69 to 73 and forgo the increase for any of our insureds who have attained age 74 and above as of January 1, 2020. The company will be absorbing the cost of reducing the increase for those policyholders who have reached attained age 69 and the

increases on those below attained age 69 have not been increased to subsidize insureds with attained ages 69 and higher.

New York Life has elected to take a unique approach to our current request for a premium rate increase by guaranteeing premium rates in the future where the full amount of our requested premium increase is approved. As such, the company will update each policyholder's policy, via an endorsement, to be non-cancellable rather than guaranteed renewable for those policy forms where our request is approved.

Making rates non-cancellable is extremely valuable to the policyholder. It would help eliminate policyholders' concerns about receiving another rate increase in the future as policyholders would benefit from a guaranteed rate for the life of their contract. Guaranteed rates would help them make a more informed decision about their options once the premium increase is implemented.

In addition to guaranteeing premiums for all policyholders who receive a premium increase, policies subject to the attained age carve-out referenced above will also be non-cancellable for those policy forms where the full amount of the premium increase is approved. Policies will also be non-cancellable if the policyholder is on claim, or if the policyholder changes benefits.

If less than the fully requested amount is approved, each policyholder's contract will remain guaranteed renewable. In that case, the company will continue to monitor the business and reserves the right to request additional rate increases in the future.

As noted in the actuarial memorandum, one prior increase has been approved and implemented on these forms. On March 12, 2013, we filed for an average premium increase of 25.0%. On March 24, 2015, a 40.0% rate increase was approved and implemented on each contract's next billing anniversary beginning October 5, 2015 for policyholders with an attained age under 75 and a 0.0% rate increase for policyholders with an attained age of 75 or above.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. **The company will also offer a contingent nonforfeiture benefit to policyholders who receive a rate increase and do not have the optional nonforfeiture benefit.**

If the requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse based on the requested cumulative approved increase level. Enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

New York Life plans to file a "Non-Cancellable - Endorsement" for approval in the near future. This endorsement would be attached to all policies issued on these forms in the state upon implementation of the full rate increase.

Enclosed with this submission is a policyholder notification letter being submitted for approval.

The following electronic items are included with this submission:

- this cover letter;
- claims and administration processing plan;
- Rate Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- policyholder notification letter;
- an actuarial memorandum;
- a supplement to the actuarial memorandum; and
- rate schedules.

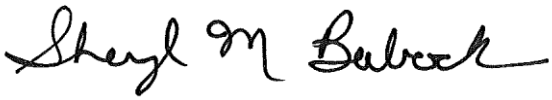
No filing fee is required for this submission.

The contact person for this filing is:

Jeanette Slabaugh
Senior Associate, Compliance
New York Life Insurance Company
11501 Burnet Rd, Bldg 906, Suite 600
Austin, TX 78758
(512) 344-5823
jslabaugh@newyorklifeltc.com

Thank you for your assistance in reviewing this filing.

Respectfully,



Sheryl Babcock, FSA, MAAA
Corporate Vice President and Actuary

Enclosures

New York Life Long-Term Care Claims Management

At NYL, our goal is to pay all long-term care claims, where appropriate, consistent with our contractual obligations. We maintain robust processes designed to properly adjudicate claims based on benefit eligibility, in accordance with our contract terms. We also maintain a robust Special Investigations Unit (SIU) process, in accordance with various state requirements, to identify and address suspicious and/or fraudulent claims. In addition, we have taken several actions to positively influence policyholder behavior and claims experience, including piloting various programs that can both benefit claimants and improve claim outcomes.

At the end of 2017 we converted all LTC products to a Third-Party Administrator. The TPA is responsible for all claims intake and processing. NYL retained all benefit eligibility determinations, including all initial claims determinations, appeals and reassessments. NYL also retained all SIU and Fraud investigations.

NEW YORK LIFE INSURANCE COMPANY

Address: 11501 Burnet Rd, Bldg 906, Suite 600, Austin, TX 78758

Supplement to the Actuarial Memorandum

October 23, 2019

Product	**Number**
Comprehensive	**ILTC-4300, et al.**
Nursing Home Only	**INH-4300, et al.**

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating compliance of the requested rate increase with additional items required by Virginia Regulation, the Rate Review Requirements Checklist (RRRC), and information commonly requested by the Bureau in its review of long-term care rate filings. It may not be appropriate for other purposes.

B. Dual Loss Ratio Requirement (14VAC5-200-150.B)

14VAC5-200-150.B states that benefits under long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule in Virginia as of December 31, 2018 plus 80% applied to any premium rate increase for individual policy forms. All present and accumulated values, including the original pricing loss ratio, shall use the maximum valuation interest rate for contract reserves.

Attachment 1 provides a demonstration that the requested rate increase passes the dual loss ratio requirement. The original pricing loss ratio in Attachment 1 was calculated using the actual mix of policies sold, a 75-year projection period, original pricing assumptions, and the maximum valuation interest rate at the time of pricing, which ranges from 3.5% to 5.5%.

C. Nationwide and Virginia Projected and Historical Experience (14VAC5-130-70.B.6 and RRRC)

Attachments 2 and 3 provide actual and projected nationwide and Virginia-specific experience, respectively. Attachment 2 provides the same information as Exhibit I of the actuarial memorandum, except maximum valuation interest rates are used. The actual experience and projections in Attachment 2 have been restated to reflect a rate level approved in Virginia on a nationwide basis. The company does not consider Virginia-specific experience provided in Attachment 3 as fully credible, but is providing it as required by the RRRC.

Attachments 4 and 5 provide actual and projected experience including earned premiums, incurred claims, paid claims, change in active life reserves, and incurred loss ratios with and without the change in active life reserves by calendar year for nationwide and Virginia-specific experience, respectively. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the RRRC. The incurred loss ratio is calculated as the sum of incurred claims and increase in active life reserves divided by earned premium as defined in 14VAC5-70.B.6.d. The values in these attachments are shown with and without interest accumulation/discounting at the maximum valuation interest rate.

Nationwide experience is the basis for determining the requested rate increase.

D. Description of Loss Ratio Calculation (14VAC5-130-70.B.10)

The lifetime loss ratio is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. The future loss ratio is calculated as anticipated discounted claims divided by discounted earned premiums. Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated using the following formula.

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k {}_jCR_{ValDate}^k * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year j

${}_jPmt_t^k$ = claim payments at time t on claims incurred at time k in year j

${}_jCR_{ValDate}^k$ = open claim reserve held on the valuation date for claims incurred at time k in year j; claim reserve is the sum of disabled life reserve and IBNR reserve

EP_j = earned premium in year j

ValDate = December 31, 2018

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.040 = 0.961538

E. Demonstration of Compliance with Commonly Requested Information

Attachments 6 and 7 provide the same information as Attachment 1, except reflect the experience for policy forms issued before October 1, 2003 for both nationwide and Virginia-specific experience, respectively.

Attachments 8 and 9 provide the same information as Exhibit II of the actuarial memorandum, except reflect the experience for policy forms issued on or after October 1, 2003 for both nationwide and Virginia-specific experience, respectively.

Attachment 10 provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force.

Enclosed with this letter are the original pricing memoranda which include the original assumptions, anticipated loss ratio, and mix of business information that is available.

F. Description of Enclosures

Attachment 1: Nationwide Dual Loss Ratio Test
Attachment 2: Nationwide Historical and Projected Experience by Calendar Year
Attachment 3: Virginia-Specific Historical and Projected Experience by Calendar Year
Attachment 4: Nationwide Incurred Loss Ratio Experience including the Change in ALR
Attachment 5: Virginia-Specific Incurred Loss Ratio Experience including the Change in ALR
Attachment 6: Nationwide Dual Loss Ratio Test for Policies Issued Prior to October 1, 2003
Attachment 7: Virginia-Specific Dual Loss Ratio Test for Policies Issued Prior to October 1, 2003
Attachment 8: Nationwide 58%/85% Test for Policies Issued On or After October 1, 2003
Attachment 9: Virginia-Specific 58%/85% Test for Policies Issued On or After October 1, 2003
Attachment 10: Nationwide Status Listing

Enclosure: Original Pricing Memorandum

Attachment 1
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the Dual Loss Ratio Requirement
Nationwide Experience with Prior Approved Increases
Generation 4.0 Policy Forms

1	Accumulated value of current earned premium	1,667,762,828	x	60%	=	1,001,377,499
2	Present value of future projected current earned premium	615,827,630	x	60%	=	369,762,368
3a	Present value of future projected premium	764,995,640				
3b	Present value of future projected premium in excess of the projected current earned premiums (3a - 2)	149,168,010	x	80%	=	119,334,408
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,490,474,274**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					806,750,932
5b	Present value of future projected incurred claims without the inclusion of active life reserves					2,222,545,440
6	**Lifetime Incurred Claims with Rate Increase: Sum 5a and 5b**					**3,029,296,371**
7	Test: 6 is not less than 4					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.
Current earned premium reflects the actual rate level in Virginia as of December 31, 2018.

Attachment 2-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.059
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.5%	11.8%	0.472
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	6.9%	11.9%	0.584
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.643
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.869
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.897
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.912
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	1.002
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.6%	19.4%	1.060
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.6%	21.0%	1.075
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.3%	22.6%	1.116
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.7%	24.4%	1.137
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.2%	26.1%	1.157
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.0%	27.8%	1.186
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.5%	29.5%	1.204
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	37.7%	31.1%	1.211
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	39.9%	32.7%	1.221
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	42.8%	34.3%	1.250
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.0%	35.8%	1.283
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	48.4%	37.3%	1.296
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	51.2%	38.8%	1.319
	2020	61,382,340	85,862,410	139.9%	31,476	17,034,247	26,002,212	152.6%	11,908	54.0%	40.2%	1.343
	2021	58,817,119	91,572,393	155.7%	30,362	15,342,616	26,174,460	170.6%	10,869	56.9%	41.6%	1.368
	2022	56,209,338	97,340,646	173.2%	29,217	13,778,957	26,265,529	190.6%	9,896	59.9%	43.0%	1.394
	2023	53,575,922	103,161,353	192.6%	28,049	12,337,572	26,282,134	213.0%	8,988	62.9%	44.3%	1.421
	2024	50,933,304	109,019,344	214.0%	26,863	11,012,714	26,222,510	238.1%	8,141	66.0%	45.5%	1.449
	2025	48,293,419	114,887,969	237.9%	25,665	9,798,612	26,071,606	266.1%	7,354	69.1%	46.7%	1.479
	2026	45,665,372	120,631,143	264.2%	24,458	8,689,491	25,825,115	297.2%	6,624	72.2%	47.9%	1.509
	2027	43,056,520	126,213,823	293.1%	23,247	7,679,587	25,492,419	332.0%	5,950	75.4%	49.0%	1.540
	2028	40,473,267	131,589,368	325.1%	22,034	6,763,160	25,077,235	370.8%	5,328	78.5%	50.0%	1.571
	2029	37,921,957	136,733,750	360.6%	20,825	5,934,514	24,580,928	414.2%	4,756	81.7%	51.0%	1.604
	2030	35,409,512	141,567,918	399.8%	19,624	5,188,015	24,003,594	462.7%	4,233	84.9%	51.9%	1.636
	2031	32,942,913	145,943,780	443.0%	18,434	4,518,106	23,346,994	516.7%	3,755	88.0%	52.7%	1.669
	2032	30,529,941	149,817,027	490.7%	17,260	3,919,325	22,613,315	577.0%	3,320	91.1%	53.5%	1.703
	2033	28,179,297	153,178,459	543.6%	16,107	3,386,327	21,799,842	643.8%	2,926	94.2%	54.3%	1.736
	2034	25,899,015	155,961,305	602.2%	14,979	2,913,901	20,913,309	717.7%	2,570	97.2%	54.9%	1.770
	2035	23,696,994	157,950,146	666.5%	13,880	2,496,992	19,967,716	799.7%	2,249	100.2%	55.6%	1.803
	2036	21,581,235	158,954,417	736.5%	12,813	2,130,712	18,970,599	890.3%	1,962	103.0%	56.1%	1.836
	2037	19,559,926	158,991,528	812.8%	11,784	1,810,377	17,917,176	989.7%	1,706	105.8%	56.6%	1.868
	2038	17,640,462	158,089,457	896.2%	10,797	1,531,530	16,821,210	1,098.3%	1,477	108.4%	57.1%	1.899
	2039	15,829,038	156,222,994	986.9%	9,853	1,289,965	15,694,534	1,216.7%	1,275	110.9%	57.5%	1.929
	2040	14,130,665	153,349,407	1,085.2%	8,956	1,081,726	14,554,060	1,345.4%	1,097	113.3%	57.9%	1.958
	2041	12,549,028	149,479,539	1,191.2%	8,108	903,111	13,418,848	1,485.8%	940	115.5%	58.2%	1.985
	2042	11,086,314	144,725,054	1,305.4%	7,311	750,682	12,304,086	1,639.1%	803	117.6%	58.5%	2.011
	2043	9,743,205	139,184,405	1,428.5%	6,566	621,276	11,223,077	1,806.5%	684	119.5%	58.7%	2.035
	2044	8,518,605	133,044,091	1,561.8%	5,874	511,998	10,187,166	1,989.7%	580	121.2%	58.9%	2.058
	2045	7,410,087	126,479,562	1,706.9%	5,234	420,211	9,203,063	2,190.1%	490	122.9%	59.1%	2.079
	2046	6,414,047	119,656,293	1,865.5%	4,645	343,528	8,277,489	2,409.6%	413	124.3%	59.3%	2.098
	2047	5,525,408	112,628,580	2,038.4%	4,107	279,799	7,417,890	2,651.1%	347	125.6%	59.4%	2.115
	2048	4,737,944	105,481,714	2,226.3%	3,618	227,107	6,625,043	2,917.1%	291	126.8%	59.5%	2.131
	2049	4,044,726	98,280,858	2,429.9%	3,176	183,755	5,899,917	3,210.8%	243	127.9%	59.6%	2.146
	2050	3,438,442	91,122,886	2,650.1%	2,778	148,253	5,240,297	3,534.7%	202	128.9%	59.7%	2.159
	2051	2,911,530	84,126,308	2,889.4%	2,422	119,304	4,640,073	3,889.3%	168	129.7%	59.8%	2.170
	2052	2,456,241	77,204,216	3,143.2%	2,104	95,789	4,097,449	4,277.6%	139	130.4%	59.8%	2.181
	2053	2,064,865	70,388,226	3,408.9%	1,823	76,752	3,607,364	4,700.0%	115	131.1%	59.9%	2.190
	2054	1,730,031	63,798,493	3,687.7%	1,573	61,386	3,165,924	5,157.4%	95	131.7%	59.9%	2.198
	2055	1,444,849	57,500,892	3,979.7%	1,354	49,013	2,770,876	5,653.3%	78	132.1%	59.9%	2.205
	2056	1,203,051	51,626,859	4,291.3%	1,162	39,071	2,419,328	6,192.2%	64	132.6%	60.0%	2.211
	2057	998,853	46,086,064	4,613.9%	993	31,095	2,107,112	6,776.4%	52	132.9%	60.0%	2.216
	2058	827,051	40,872,979	4,942.0%	847	24,706	1,830,900	7,410.7%	42	133.2%	60.0%	2.220
	2059	682,984	35,972,193	5,266.9%	720	19,596	1,587,768	8,102.6%	34	133.5%	60.0%	2.224
	2060	562,507	31,466,958	5,594.1%	609	15,513	1,373,496	8,853.7%	28	133.7%	60.0%	2.227
	2061	462,088	27,336,015	5,915.8%	514	12,256	1,184,648	9,666.0%	22	133.9%	60.1%	2.230
	2062	378,639	23,545,196	6,218.4%	432	9,660	1,018,386	10,541.9%	18	134.0%	60.1%	2.232
	2063	309,486	20,101,824	6,495.2%	362	7,595	873,035	11,494.9%	14	134.2%	60.1%	2.233
	2064	252,342	16,975,244	6,727.1%	302	5,954	744,903	12,511.0%	11	134.3%	60.1%	2.235
	2065	205,226	14,198,124	6,918.3%	251	4,652	632,281	13,590.8%	9	134.3%	60.1%	2.236
	2066	166,469	11,736,265	7,050.1%	207	3,622	534,232	14,751.1%	7	134.4%	60.1%	2.237
	2067	134,671	9,576,500	7,111.0%	171	2,807	448,651	15,981.8%	5	134.5%	60.1%	2.238
	2068	108,649	7,672,211	7,061.5%	140	2,165	373,775	17,261.7%	4	134.5%	60.1%	2.238
	2069	87,397	5,989,669	6,853.4%	114	1,661	309,074	18,610.1%	3	134.5%	60.1%	2.238
	2070	70,077	4,528,202	6,461.7%	92	1,266	253,016	19,992.1%	2	134.5%	60.1%	2.239
	2071	55,991	3,282,921	5,863.3%	74	957	204,712	21,383.8%	2	134.6%	60.1%	2.239
	2072	44,559	2,229,522	5,003.5%	59	718	163,403	22,754.4%	1	134.6%	60.1%	2.239
	2073	35,310	1,365,020	3,865.8%	47	534	128,570	24,093.4%	1	134.6%	60.1%	2.239
	2074	27,851	734,515	2,637.3%	37	392	99,717	25,413.0%	1	134.6%	60.1%	2.239
	2075	21,849	332,827	1,523.3%	29	285	76,404	26,793.0%	1	134.6%	60.1%	2.239
	2076	17,039	125,906	738.9%	23	205	57,574	28,145.6%	0	134.6%	60.1%	2.239
	2077	13,202	49,308	373.5%	17	145	42,742	29,550.2%	0	134.6%	60.1%	2.239
	2078	10,153	21,414	210.9%	13	101	31,250	31,042.1%	0	134.6%	60.1%	2.239
	2079 - 2083	23,595	10,048	42.6%	30	177	61,014	34,442.9%	0	134.6%	60.1%	2.239
	2084 - 2088	4,835	31	0.7%	6	16	7,273	44,128.3%	0	134.6%	60.1%	2.239
	2089 - 2093	711	0	0.0%	1	1	401	60,119.5%	0	134.6%	60.1%	2.239

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	916,398,261	4,816,150,241	525.6%	162,475,037	624,988,831	384.7%
Lifetime	2,003,072,609	5,426,461,123	270.9%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,667,762,828	806,750,932	48.4%
Future	615,827,630	2,266,257,061	368.0%
Lifetime	2,283,590,459	3,073,007,993	134.6%

Attachment 2-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.059
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.5%	11.8%	0.472
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	6.9%	11.9%	0.584
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.643
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.869
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.897
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.912
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	1.002
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.6%	19.4%	1.060
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.6%	21.0%	1.075
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.3%	22.6%	1.116
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.7%	24.4%	1.137
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.2%	26.1%	1.157
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.0%	27.8%	1.186
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.5%	29.5%	1.204
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	37.7%	31.1%	1.211
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	39.9%	32.7%	1.221
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	42.8%	34.3%	1.250
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.0%	35.8%	1.283
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	48.4%	37.3%	1.296
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	51.2%	38.8%	1.319
	2020	67,093,103	85,697,643	127.7%	31,157	17,034,247	26,002,212	152.6%	11,908	53.8%	40.2%	1.339
	2021	71,653,779	91,161,945	127.2%	30,048	15,342,616	26,174,460	170.6%	10,869	56.4%	41.6%	1.355
	2022	68,848,086	96,857,108	140.7%	28,907	13,778,957	26,265,529	190.6%	9,896	59.0%	43.0%	1.373
	2023	66,005,979	102,589,912	155.4%	27,744	12,337,572	26,282,134	213.0%	8,988	61.6%	44.3%	1.392
	2024	63,143,507	108,342,617	171.6%	26,563	11,012,714	26,222,510	238.1%	8,141	64.3%	45.5%	1.413
	2025	60,272,144	114,086,662	189.3%	25,370	9,798,612	26,071,606	266.1%	7,354	67.1%	46.7%	1.436
	2026	57,400,169	119,683,719	208.5%	24,169	8,689,491	25,825,115	297.2%	6,624	69.8%	47.9%	1.459
	2027	54,533,487	125,096,224	229.4%	22,964	7,679,587	25,492,419	332.0%	5,950	72.6%	49.0%	1.484
	2028	51,676,697	130,275,382	252.1%	21,758	6,763,160	25,077,235	370.8%	5,328	75.4%	50.0%	1.509
	2029	48,834,531	135,195,684	276.8%	20,556	5,934,514	24,580,928	414.2%	4,756	78.2%	51.0%	1.535
	2030	46,012,543	139,779,918	303.8%	19,361	5,188,015	24,003,594	462.7%	4,233	81.0%	51.9%	1.562
	2031	43,216,459	143,881,825	332.9%	18,179	4,518,106	23,346,994	516.7%	3,755	83.8%	52.7%	1.589
	2032	40,452,979	147,457,942	364.5%	17,013	3,919,325	22,613,315	577.0%	3,320	86.5%	53.5%	1.617
	2033	37,729,958	150,500,852	398.9%	15,869	3,386,327	21,799,842	643.8%	2,926	89.3%	54.3%	1.645
	2034	35,054,969	152,948,149	436.3%	14,750	2,913,901	20,913,309	717.7%	2,570	91.9%	54.9%	1.673
	2035	32,436,281	154,601,030	476.6%	13,660	2,496,992	19,967,716	799.7%	2,249	94.5%	55.6%	1.701
	2036	29,883,244	155,281,617	519.6%	12,604	2,130,712	18,970,599	890.3%	1,962	97.0%	56.1%	1.728
	2037	27,406,537	155,012,949	565.6%	11,585	1,810,377	17,917,176	989.7%	1,706	99.4%	56.6%	1.755
	2038	25,016,863	153,828,628	614.9%	10,608	1,531,530	16,821,210	1,098.3%	1,477	101.7%	57.1%	1.781
	2039	22,724,098	151,710,705	667.6%	9,676	1,289,965	15,694,534	1,216.7%	1,275	103.9%	57.5%	1.807
	2040	20,537,260	148,629,551	723.7%	8,790	1,081,726	14,554,060	1,345.4%	1,097	106.0%	57.9%	1.831
	2041	18,464,399	144,608,196	783.2%	7,954	903,111	13,418,848	1,485.8%	940	107.9%	58.2%	1.854
	2042	16,512,398	139,760,515	846.4%	7,168	750,682	12,304,086	1,639.1%	803	109.7%	58.5%	1.876
	2043	14,687,089	134,184,153	913.6%	6,435	621,276	11,223,077	1,806.5%	684	111.4%	58.7%	1.897
	2044	12,992,507	128,059,471	985.6%	5,753	511,998	10,187,166	1,989.7%	580	112.9%	58.9%	1.916
	2045	11,430,959	121,556,261	1,063.4%	5,124	420,211	9,203,063	2,190.1%	490	114.3%	59.1%	1.934
	2046	10,003,036	114,838,474	1,148.0%	4,546	343,528	8,277,489	2,409.6%	413	115.6%	59.3%	1.950
	2047	8,707,003	107,958,487	1,239.9%	4,018	279,799	7,417,890	2,651.1%	347	116.7%	59.4%	1.965
	2048	7,539,144	100,995,431	1,339.6%	3,538	227,107	6,625,043	2,917.1%	291	117.8%	59.5%	1.979
	2049	6,494,396	94,008,689	1,447.5%	3,105	183,755	5,899,917	3,210.8%	243	118.7%	59.6%	1.991
	2050	5,566,637	87,087,745	1,564.5%	2,715	148,253	5,240,297	3,534.7%	202	119.5%	59.7%	2.002
	2051	4,748,777	80,342,095	1,691.8%	2,366	119,304	4,640,073	3,889.3%	168	120.3%	59.8%	2.012
	2052	4,032,751	73,685,620	1,827.2%	2,056	95,789	4,097,449	4,277.6%	139	120.9%	59.8%	2.021
	2053	3,409,809	67,145,421	1,969.2%	1,780	76,752	3,607,364	4,700.0%	115	121.5%	59.9%	2.029
	2054	2,871,070	60,833,607	2,118.8%	1,536	61,386	3,165,924	5,157.4%	95	122.0%	59.9%	2.036
	2055	2,407,813	54,810,281	2,276.4%	1,322	49,013	2,770,876	5,653.3%	78	122.4%	59.9%	2.042
	2056	2,011,766	49,198,094	2,445.5%	1,134	39,071	2,419,328	6,192.2%	64	122.8%	60.0%	2.047
	2057	1,674,954	43,908,581	2,621.5%	970	31,095	2,107,112	6,776.4%	52	123.1%	60.0%	2.052
	2058	1,389,919	38,934,850	2,801.2%	827	24,706	1,830,900	7,410.7%	42	123.3%	60.0%	2.055
	2059	1,149,762	34,261,242	2,979.9%	702	19,596	1,587,768	8,102.6%	34	123.6%	60.0%	2.059
	2060	948,187	29,966,312	3,160.4%	595	15,513	1,373,496	8,853.7%	28	123.8%	60.0%	2.061
	2061	779,694	26,029,345	3,338.4%	502	12,256	1,184,648	9,666.0%	22	123.9%	60.1%	2.064
	2062	639,382	22,417,406	3,506.1%	422	9,660	1,018,386	10,541.9%	18	124.1%	60.1%	2.065
	2063	522,926	19,137,164	3,659.6%	353	7,595	873,035	11,494.9%	14	124.2%	60.1%	2.067
	2064	426,579	16,159,260	3,788.1%	295	5,954	744,903	12,511.0%	11	124.2%	60.1%	2.068
	2065	347,067	13,514,609	3,894.0%	245	4,652	632,281	13,590.8%	9	124.3%	60.1%	2.069
	2066	281,615	11,170,505	3,966.6%	202	3,622	534,232	14,751.1%	7	124.4%	60.1%	2.070
	2067	227,881	9,114,287	3,999.6%	166	2,807	448,651	15,981.8%	5	124.4%	60.1%	2.071
	2068	183,886	7,301,485	3,970.7%	136	2,165	373,775	17,261.7%	4	124.5%	60.1%	2.071
	2069	147,943	5,699,926	3,852.8%	111	1,661	309,074	18,610.1%	3	124.5%	60.1%	2.071
	2070	118,641	4,308,926	3,631.9%	90	1,266	253,016	19,992.1%	2	124.5%	60.1%	2.072
	2071	94,805	3,123,794	3,295.0%	72	957	204,712	21,383.8%	2	124.5%	60.1%	2.072
	2072	75,456	2,121,361	2,811.4%	58	718	163,403	22,754.4%	1	124.5%	60.1%	2.072
	2073	59,798	1,298,741	2,171.9%	46	534	128,570	24,093.4%	1	124.5%	60.1%	2.072
	2074	47,167	698,819	1,481.6%	36	392	99,717	25,413.0%	1	124.5%	60.1%	2.072
	2075	37,003	316,636	855.7%	28	285	76,404	26,793.0%	1	124.5%	60.1%	2.072
	2076	28,857	119,773	415.1%	22	205	57,574	28,145.6%	0	124.5%	60.1%	2.072
	2077	22,359	46,903	209.8%	17	145	42,742	29,550.2%	0	124.5%	60.1%	2.072
	2078	17,196	20,368	118.5%	13	101	31,250	31,042.1%	0	124.5%	60.1%	2.072
	2079 - 2083	39,960	9,557	23.9%	29	177	61,014	34,442.9%	0	124.5%	60.1%	2.072
	2084 - 2088	8,189	30	0.4%	6	16	7,273	44,128.3%	0	124.5%	60.1%	2.072
	2089 - 2093	1,203	0	0.0%	1	1	401	60,119.5%	0	124.5%	60.1%	2.072

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	1,174,973,451	4,691,547,156	399.3%	162,475,037	624,988,831	384.7%
Lifetime	2,261,647,798	5,301,858,038	234.4%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,667,762,828	806,750,932	48.4%
Future	764,995,640	2,222,545,440	290.5%
Lifetime	2,432,758,468	3,029,296,371	124.5%

Attachment 3-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	1,776	0	0.0%	2	1,773	139	7.9%	2	0.0%	7.9%	-
	1995	2,830	0	0.0%	2	2,643	234	8.9%	2	0.0%	8.4%	-
	1996	3,560	0	0.0%	3	3,129	307	9.8%	3	0.0%	9.0%	-
	1997	31,423	0	0.0%	87	30,615	3,105	10.1%	86	0.0%	9.9%	-
	1998	279,161	132,282	47.4%	358	276,385	27,852	10.1%	350	41.0%	10.1%	4.075
	1999	600,195	0	0.0%	625	575,224	65,465	11.4%	592	14.7%	10.9%	1.353
	2000	922,496	1,319	0.1%	864	855,585	110,846	13.0%	796	7.7%	11.9%	0.645
	2001	1,337,388	29,841	2.2%	1,306	1,202,908	167,563	13.9%	1,182	5.5%	12.7%	0.432
	2002	1,957,972	161,427	8.2%	1,815	1,741,360	243,765	14.0%	1,640	6.5%	13.1%	0.493
	2003	2,723,020	205,083	7.5%	2,512	2,403,455	337,925	14.1%	2,250	6.8%	13.4%	0.508
	2004	3,285,700	335,293	10.2%	2,457	2,818,780	424,787	15.1%	2,095	7.7%	13.9%	0.559
	2005	3,260,026	163,176	5.0%	2,412	2,633,161	487,702	18.5%	1,953	7.2%	14.7%	0.487
	2006	3,234,521	743,737	23.0%	2,356	2,478,489	558,973	22.6%	1,831	9.8%	15.9%	0.616
	2007	3,217,857	479,977	14.9%	2,329	2,341,122	633,835	27.1%	1,719	10.5%	17.1%	0.610
	2008	3,225,575	1,180,662	36.6%	2,282	2,211,964	708,425	32.0%	1,611	13.4%	18.5%	0.725
	2009	3,219,890	1,315,135	40.8%	2,243	2,084,274	784,072	37.6%	1,509	16.1%	20.0%	0.806
	2010	3,204,282	380,297	11.9%	2,194	1,961,409	863,176	44.0%	1,410	15.8%	21.6%	0.731
	2011	3,178,716	1,084,902	34.1%	2,159	1,840,893	940,968	51.1%	1,317	17.2%	23.2%	0.740
	2012	3,163,323	1,486,105	47.0%	2,120	1,725,687	1,005,946	58.3%	1,227	19.1%	24.8%	0.771
	2013	3,135,399	1,835,094	58.5%	2,087	1,613,692	1,056,900	65.5%	1,142	21.5%	26.5%	0.813
	2014	3,110,425	2,392,054	76.9%	2,051	1,507,563	1,101,280	73.1%	1,061	24.5%	28.0%	0.872
	2015	3,081,502	2,777,894	90.1%	2,010	1,404,729	1,144,517	81.5%	984	27.6%	29.6%	0.933
	2016	3,234,804	1,545,922	47.8%	1,959	1,301,460	1,184,456	91.0%	911	28.6%	31.2%	0.916
	2017	3,443,718	2,165,650	62.9%	1,917	1,204,802	1,223,891	101.6%	841	30.1%	32.7%	0.920
	2018	3,598,851	3,841,371	106.7%	1,879	1,111,516	1,261,678	113.5%	776	33.4%	34.3%	0.976
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	115.7%	1,826	1,019,514	1,296,027	127.1%	714	36.7%	35.8%	1.025
	2020	3,442,134	4,454,804	129.4%	1,770	925,963	1,324,016	143.0%	655	39.9%	37.2%	1.071
	2021	3,310,102	4,790,010	144.7%	1,712	838,706	1,348,065	160.7%	600	43.2%	38.7%	1.115
	2022	3,174,687	5,134,803	161.7%	1,653	757,514	1,369,539	180.8%	548	46.5%	40.1%	1.158
	2023	3,036,399	5,495,199	181.0%	1,591	682,155	1,388,331	203.5%	500	49.8%	41.5%	1.200
	2024	2,896,179	5,869,408	202.7%	1,528	612,399	1,404,704	229.4%	454	53.2%	42.9%	1.241
	2025	2,755,026	6,259,002	227.2%	1,464	548,013	1,417,096	258.6%	412	56.6%	44.2%	1.281
	2026	2,613,548	6,660,579	254.8%	1,399	488,765	1,425,495	291.7%	372	60.1%	45.5%	1.322
	2027	2,472,106	7,074,713	286.2%	1,334	434,418	1,429,065	329.0%	335	63.7%	46.7%	1.363
	2028	2,331,067	7,499,109	321.7%	1,268	384,737	1,427,999	371.2%	301	67.3%	47.9%	1.404
	2029	2,190,808	7,928,565	361.9%	1,202	339,482	1,422,292	419.0%	269	71.0%	49.1%	1.446
	2030	2,051,710	8,347,540	406.9%	1,136	298,411	1,411,697	473.1%	240	74.7%	50.2%	1.489
	2031	1,914,199	8,737,362	456.5%	1,070	261,279	1,395,454	534.1%	214	78.4%	51.2%	1.531
	2032	1,778,761	9,103,237	511.8%	1,004	227,840	1,372,817	602.5%	189	82.1%	52.2%	1.574
	2033	1,645,941	9,439,460	573.5%	940	197,853	1,343,531	679.1%	167	85.8%	53.1%	1.616
	2034	1,516,284	9,746,148	642.8%	876	171,076	1,307,374	764.2%	147	89.5%	53.9%	1.659
	2035	1,390,289	9,997,262	719.1%	813	147,270	1,264,995	859.0%	129	93.1%	54.7%	1.701
	2036	1,268,492	10,177,563	802.3%	752	126,202	1,216,975	964.3%	112	96.7%	55.5%	1.743
	2037	1,151,470	10,287,840	893.5%	692	107,643	1,162,831	1,080.3%	98	100.1%	56.1%	1.783
	2038	1,039,754	10,322,167	992.8%	635	91,374	1,103,205	1,207.4%	84	103.4%	56.7%	1.823
	2039	933,814	10,290,658	1,102.0%	580	77,184	1,039,293	1,346.5%	73	106.6%	57.3%	1.861
	2040	834,080	10,179,561	1,220.5%	527	64,874	972,372	1,498.9%	63	109.7%	57.8%	1.898
	2041	740,855	9,990,274	1,348.5%	477	54,251	903,735	1,665.8%	53	112.5%	58.2%	1.933
	2042	654,371	9,727,332	1,486.5%	429	45,136	834,287	1,848.4%	46	115.2%	58.6%	1.966
	2043	574,743	9,396,171	1,634.8%	385	37,360	764,776	2,047.0%	39	117.7%	58.9%	1.997
	2044	501,979	9,015,779	1,796.0%	343	30,767	696,486	2,263.8%	33	120.0%	59.2%	2.025
	2045	436,006	8,591,633	1,970.5%	305	25,210	630,455	2,500.8%	27	122.1%	59.5%	2.052
	2046	376,671	8,138,650	2,160.7%	270	20,557	566,895	2,757.7%	23	124.0%	59.7%	2.076
	2047	323,694	7,656,664	2,365.4%	237	16,683	506,996	3,038.9%	19	125.7%	59.9%	2.099
	2048	276,729	7,151,984	2,584.5%	208	13,480	451,404	3,348.8%	16	127.2%	60.0%	2.119
	2049	235,372	6,650,807	2,825.7%	182	10,846	400,183	3,689.8%	13	128.6%	60.2%	2.137
	2050	199,218	6,145,868	3,085.0%	158	8,693	352,865	4,059.3%	11	129.8%	60.3%	2.154
	2051	167,866	5,658,374	3,370.8%	137	6,943	309,513	4,458.0%	9	130.9%	60.4%	2.168
	2052	140,868	5,170,777	3,670.7%	118	5,528	270,069	4,885.6%	7	131.9%	60.5%	2.181
	2053	117,741	4,672,810	3,968.7%	101	4,389	234,433	5,341.2%	6	132.7%	60.5%	2.192
	2054	98,034	4,196,663	4,280.8%	87	3,476	201,964	5,809.5%	5	133.4%	60.6%	2.202
	2055	81,339	3,752,816	4,613.8%	74	2,748	173,035	6,297.4%	4	134.0%	60.6%	2.211
	2056	67,287	3,348,537	4,976.5%	63	2,168	147,957	6,825.7%	3	134.5%	60.7%	2.218
	2057	55,522	2,967,630	5,344.9%	54	1,707	126,057	7,384.2%	3	135.0%	60.7%	2.224
	2058	45,716	2,605,341	5,698.9%	45	1,342	107,072	7,976.5%	2	135.3%	60.7%	2.229
	2059	37,568	2,277,410	6,062.1%	38	1,054	90,957	8,629.7%	2	135.6%	60.7%	2.234
	2060	30,820	1,980,520	6,426.1%	32	826	77,322	9,355.7%	1	135.9%	60.7%	2.237
	2061	25,253	1,713,172	6,784.1%	27	647	65,637	10,142.1%	1	136.1%	60.8%	2.241
	2062	20,670	1,469,420	7,109.1%	23	506	55,739	11,013.2%	1	136.3%	60.8%	2.243
	2063	16,901	1,247,739	7,382.6%	19	395	47,491	12,015.4%	1	136.4%	60.8%	2.245
	2064	13,801	1,049,144	7,602.0%	16	308	40,573	13,162.4%	1	136.6%	60.8%	2.247
	2065	11,254	870,385	7,733.8%	13	240	34,720	14,464.2%	0	136.6%	60.8%	2.248
	2066	9,163	718,261	7,838.7%	11	187	29,666	15,897.0%	0	136.7%	60.8%	2.249
	2067	7,449	587,801	7,891.2%	9	145	25,398	17,544.4%	0	136.8%	60.8%	2.250
	2068	6,044	470,983	7,792.9%	8	112	21,616	19,300.1%	0	136.8%	60.8%	2.251
	2069	4,892	364,285	7,446.7%	6	86	18,270	21,161.3%	0	136.8%	60.8%	2.251
	2070	3,948	265,570	6,727.1%	5	66	15,342	23,158.4%	0	136.9%	60.8%	2.251
	2071	3,176	183,726	5,785.7%	4	51	12,717	25,170.5%	0	136.9%	60.8%	2.251
	2072	2,544	117,203	4,606.2%	3	38	10,336	27,025.2%	0	136.9%	60.8%	2.252
	2073	2,030	70,023	3,449.6%	3	29	8,241	28,731.2%	0	136.9%	60.8%	2.252
	2074	1,612	35,441	2,198.9%	2	21	6,435	30,245.3%	0	136.9%	60.8%	2.252
	2075	1,273	11,804	927.2%	2	16	4,899	31,454.9%	0	136.9%	60.8%	2.252
	2076	999	1,918	192.0%	1	11	3,666	32,648.5%	0	136.9%	60.8%	2.252
	2077	777	295	37.9%	1	8	2,696	33,910.5%	0	136.9%	60.8%	2.252
	2078	599	131	21.9%	1	6	1,952	35,393.4%	0	136.9%	60.8%	2.252
	2079 - 2083	1,376	62	4.5%	2	9	3,698	39,726.3%	0	136.9%	60.8%	2.252
	2084 - 2088	254	0	0.1%	0	1	334	52,400.7%	0	136.9%	60.8%	2.252
	2089 - 2093	32	0	0.0%	0	0	6	69,664.1%	0	136.9%	60.8%	2.252

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	56,454,410	22,257,220	39.4%	35,332,620	14,337,807	40.6%
Future	52,613,380	300,199,920	570.6%	9,098,718	37,099,068	407.7%
Lifetime	109,067,790	322,457,140	295.6%	44,431,338	51,436,875	115.8%

	With Interest Accum./Disc. To 12/31/2018		
History	85,351,224	28,522,188	33.4%
Future	35,188,548	136,499,368	387.9%
Lifetime	120,539,772	165,021,556	136.9%

Attachment 3-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-
	1994	1,776	0	0.0%	2	1,773	139	7.9%	2	0.0%	7.9%	-
	1995	2,830	0	0.0%	2	2,643	234	8.9%	2	0.0%	8.4%	-
	1996	3,560	0	0.0%	3	3,129	307	9.8%	3	0.0%	9.0%	-
	1997	31,423	0	0.0%	87	30,615	3,105	10.1%	86	0.0%	9.9%	-
	1998	279,161	132,282	47.4%	358	276,385	27,852	10.1%	350	41.0%	10.1%	4.075
	1999	600,195	0	0.0%	625	575,224	65,465	11.4%	592	14.7%	10.9%	1.353
	2000	922,496	1,319	0.1%	864	855,585	110,846	13.0%	796	7.7%	11.9%	0.645
	2001	1,337,388	29,841	2.2%	1,306	1,202,908	167,563	13.9%	1,182	5.5%	12.7%	0.432
	2002	1,957,972	161,427	8.2%	1,815	1,741,360	243,765	14.0%	1,640	6.5%	13.1%	0.493
	2003	2,723,020	205,083	7.5%	2,512	2,403,455	337,925	14.1%	2,250	6.8%	13.4%	0.508
	2004	3,285,700	335,293	10.2%	2,457	2,818,780	424,787	15.1%	2,095	7.7%	13.9%	0.559
	2005	3,260,026	163,176	5.0%	2,412	2,633,161	487,702	18.5%	1,953	7.2%	14.7%	0.487
	2006	3,234,521	743,737	23.0%	2,356	2,478,489	558,973	22.6%	1,831	9.8%	15.9%	0.616
	2007	3,217,857	479,977	14.9%	2,329	2,341,122	633,835	27.1%	1,719	10.5%	17.1%	0.610
	2008	3,225,575	1,180,662	36.6%	2,282	2,211,964	708,425	32.0%	1,611	13.4%	18.5%	0.725
	2009	3,219,890	1,315,135	40.8%	2,243	2,084,274	784,072	37.6%	1,509	16.1%	20.0%	0.806
	2010	3,204,282	380,297	11.9%	2,194	1,961,409	863,176	44.0%	1,410	15.8%	21.6%	0.731
	2011	3,178,716	1,084,902	34.1%	2,159	1,840,893	940,968	51.1%	1,317	17.2%	23.2%	0.740
	2012	3,163,323	1,486,105	47.0%	2,120	1,725,687	1,005,946	58.3%	1,227	19.1%	24.8%	0.771
	2013	3,135,399	1,835,094	58.5%	2,087	1,613,692	1,056,900	65.5%	1,142	21.5%	26.5%	0.813
	2014	3,110,425	2,392,054	76.9%	2,051	1,507,563	1,101,280	73.1%	1,061	24.5%	28.0%	0.872
	2015	3,081,502	2,777,894	90.1%	2,010	1,404,729	1,144,517	81.5%	984	27.6%	29.6%	0.933
	2016	3,234,804	1,545,922	47.8%	1,959	1,301,460	1,184,456	91.0%	911	28.6%	31.2%	0.916
	2017	3,443,718	2,165,650	62.9%	1,917	1,204,802	1,223,891	101.6%	841	30.1%	32.7%	0.920
	2018	3,598,851	3,841,371	106.7%	1,879	1,111,516	1,261,678	113.5%	776	33.4%	34.3%	0.976
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	115.7%	1,826	1,019,514	1,296,027	127.1%	714	36.7%	35.8%	1.025
	2020	3,755,083	4,445,264	118.4%	1,751	925,963	1,324,016	143.0%	655	39.8%	37.2%	1.068
	2021	4,092,835	4,764,862	116.4%	1,693	838,706	1,348,065	160.7%	600	42.7%	38.7%	1.103
	2022	3,945,213	5,105,002	129.4%	1,634	757,514	1,369,539	180.8%	548	45.6%	40.1%	1.137
	2023	3,794,019	5,459,790	143.9%	1,573	682,155	1,388,331	203.5%	500	48.6%	41.5%	1.171
	2024	3,640,171	5,827,257	160.1%	1,510	612,399	1,404,704	229.4%	454	51.6%	42.9%	1.204
	2025	3,484,669	6,208,832	178.2%	1,446	548,013	1,417,096	258.6%	412	54.7%	44.2%	1.238
	2026	3,328,079	6,600,899	198.3%	1,382	488,765	1,425,495	291.7%	372	57.8%	45.5%	1.271
	2027	3,170,670	7,003,815	220.9%	1,317	434,418	1,429,065	329.0%	335	61.0%	46.7%	1.305
	2028	3,012,698	7,415,171	246.1%	1,251	384,737	1,427,999	371.2%	301	64.2%	47.9%	1.339
	2029	2,854,447	7,829,656	274.3%	1,186	339,482	1,422,292	419.0%	269	67.4%	49.1%	1.374
	2030	2,696,220	8,231,790	305.3%	1,120	298,411	1,411,697	473.1%	240	70.7%	50.2%	1.410
	2031	2,538,370	8,603,052	338.9%	1,055	261,279	1,395,454	534.1%	214	74.0%	51.2%	1.445
	2032	2,381,312	8,948,711	375.8%	990	227,840	1,372,817	602.5%	189	77.3%	52.2%	1.481
	2033	2,225,528	9,263,143	416.2%	925	197,853	1,343,531	679.1%	167	80.6%	53.1%	1.517
	2034	2,071,537	9,546,638	460.8%	862	171,076	1,307,374	764.2%	147	83.8%	53.9%	1.553
	2035	1,919,856	9,774,222	509.1%	800	147,270	1,264,995	859.0%	129	87.0%	54.7%	1.589
	2036	1,771,103	9,931,482	560.8%	739	126,202	1,216,975	964.3%	112	90.1%	55.5%	1.624
	2037	1,626,015	10,019,734	616.2%	681	107,643	1,162,831	1,080.3%	98	93.1%	56.1%	1.659
	2038	1,485,328	10,033,631	675.5%	624	91,374	1,103,205	1,207.4%	84	96.0%	56.7%	1.692
	2039	1,349,736	9,983,576	739.7%	569	77,184	1,039,293	1,346.5%	73	98.8%	57.3%	1.724
	2040	1,219,924	9,857,104	808.0%	517	64,874	972,372	1,498.9%	63	101.5%	57.8%	1.756
	2041	1,096,458	9,656,353	880.7%	468	54,251	903,735	1,665.8%	53	103.9%	58.2%	1.785
	2042	979,875	9,386,158	957.9%	421	45,136	834,287	1,848.4%	46	106.3%	58.6%	1.813
	2043	870,614	9,051,951	1,039.7%	377	37,360	764,776	2,047.0%	39	108.4%	58.9%	1.840
	2044	769,003	8,672,153	1,127.7%	336	30,767	696,486	2,263.8%	33	110.4%	59.2%	1.864
	2045	675,261	8,252,153	1,222.1%	299	25,210	630,455	2,500.8%	27	112.2%	59.5%	1.887
	2046	589,501	7,806,600	1,324.3%	264	20,557	566,895	2,757.7%	23	113.9%	59.7%	1.908
	2047	511,642	7,335,517	1,433.7%	232	16,683	506,996	3,038.9%	19	115.4%	59.9%	1.927
	2048	441,494	6,844,744	1,550.4%	204	13,480	451,404	3,348.8%	16	116.7%	60.0%	1.944
	2049	378,758	6,359,136	1,678.9%	178	10,846	400,183	3,689.8%	13	117.9%	60.2%	1.959
	2050	323,111	5,871,582	1,817.2%	154	8,693	352,865	4,059.3%	11	119.0%	60.3%	1.973
	2051	274,201	5,402,055	1,970.1%	134	6,943	309,513	4,458.0%	9	119.9%	60.4%	1.986
	2052	231,559	4,933,571	2,130.6%	115	5,528	270,069	4,885.6%	7	120.7%	60.5%	1.997
	2053	194,619	4,456,179	2,289.7%	99	4,389	234,433	5,341.2%	6	121.5%	60.5%	2.007
	2054	162,821	4,000,431	2,456.9%	85	3,476	201,964	5,809.5%	5	122.1%	60.6%	2.015
	2055	135,639	3,576,173	2,636.5%	72	2,748	173,035	6,297.4%	4	122.6%	60.6%	2.022
	2056	112,582	3,190,160	2,833.6%	62	2,168	147,957	6,825.7%	3	123.0%	60.7%	2.029
	2057	93,151	2,826,747	3,034.6%	52	1,707	126,057	7,384.2%	3	123.4%	60.7%	2.034
	2058	76,864	2,481,280	3,228.1%	44	1,342	107,072	7,976.5%	2	123.8%	60.7%	2.039
	2059	63,269	2,168,684	3,427.7%	37	1,054	90,957	8,629.7%	2	124.0%	60.7%	2.042
	2060	51,971	1,885,763	3,628.5%	32	826	77,322	9,355.7%	1	124.3%	60.7%	2.046
	2061	42,625	1,631,050	3,826.5%	27	647	65,637	10,142.1%	1	124.4%	60.8%	2.048
	2062	34,914	1,398,864	4,006.6%	22	506	55,739	11,013.2%	1	124.6%	60.8%	2.051
	2063	28,564	1,187,735	4,158.1%	19	395	47,491	12,015.4%	1	124.7%	60.8%	2.052
	2064	23,335	998,619	4,279.5%	16	308	40,573	13,162.4%	1	124.8%	60.8%	2.054
	2065	19,036	828,417	4,351.8%	13	240	34,720	14,464.2%	0	124.9%	60.8%	2.055
	2066	15,503	683,591	4,409.3%	11	187	29,666	15,897.0%	0	125.0%	60.8%	2.056
	2067	12,606	559,401	4,437.7%	9	145	25,398	17,544.4%	0	125.0%	60.8%	2.057
	2068	10,230	448,205	4,381.4%	7	112	21,616	19,300.1%	0	125.1%	60.8%	2.057
	2069	8,281	346,650	4,186.0%	6	86	18,270	21,161.3%	0	125.1%	60.8%	2.057
	2070	6,684	252,702	3,780.9%	5	66	15,342	23,158.4%	0	125.1%	60.8%	2.058
	2071	5,377	174,816	3,251.3%	4	51	12,717	25,170.5%	0	125.1%	60.8%	2.058
	2072	4,309	111,516	2,588.1%	3	38	10,336	27,025.2%	0	125.1%	60.8%	2.058
	2073	3,438	66,622	1,938.0%	3	29	8,241	28,731.2%	0	125.1%	60.8%	2.058
	2074	2,730	33,719	1,235.3%	2	21	6,435	30,245.3%	0	125.1%	60.8%	2.058
	2075	2,156	11,230	520.9%	2	16	4,899	31,454.9%	0	125.1%	60.8%	2.058
	2076	1,691	1,825	107.9%	1	11	3,666	32,648.5%	0	125.1%	60.8%	2.058
	2077	1,316	280	21.3%	1	8	2,696	33,910.5%	0	125.1%	60.8%	2.058
	2078	1,014	125	12.3%	1	6	1,952	35,393.4%	0	125.1%	60.8%	2.058
	2079 - 2083	2,330	59	2.5%	2	9	3,698	39,726.3%	0	125.1%	60.8%	2.058
	2084 - 2088	430	0	0.0%	0	1	334	52,400.7%	0	125.1%	60.8%	2.058
	2089 - 2093	54	0	0.0%	0	0	6	69,664.1%	0	125.1%	60.8%	2.058

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	56,454,410	22,257,220	39.4%	35,332,620	14,337,807	40.6%
Future	68,191,919	291,877,971	428.0%	9,098,718	37,099,068	407.7%
Lifetime	124,646,329	314,135,191	252.0%	44,431,338	51,436,875	115.8%

	With Interest Accum./Disc. To 12/31/2018		
History	85,351,224	28,522,188	33.4%
Future	44,200,644	133,584,732	302.2%
Lifetime	129,551,868	162,106,920	125.1%

Attachment 4-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)
Historical Experience	1990	3,020	0	0	0	0.0%	0.0%	2	0.0%
	1991	5,160	0	0	0	0.0%	0.0%	10	0.0%
	1992	17,893	0	0	0	0.0%	0.0%	20	0.0%
	1993	26,504	0	0	0	0.0%	0.0%	25	0.0%
	1994	36,539	0	0	0	0.0%	0.0%	34	0.0%
	1995	50,865	0	0	0	0.0%	0.0%	46	0.0%
	1996	73,302	0	0	0	0.0%	0.0%	62	0.0%
	1997	457,693	5,009	4,059	186,839	1.1%	41.9%	1,094	0.7%
	1998	4,368,093	280,995	10,175	1,658,637	6.4%	44.4%	7,533	5.5%
	1999	14,145,855	1,058,288	169,693	7,210,779	7.5%	58.5%	15,392	6.9%
	2000	24,246,018	2,163,078	256,109	14,660,299	8.9%	69.4%	22,765	8.0%
	2001	34,674,592	3,384,971	878,934	22,886,705	9.8%	75.8%	31,587	8.8%
	2002	46,656,439	6,279,177	1,486,737	33,433,226	13.5%	85.1%	41,414	10.4%
	2003	56,534,761	10,131,013	2,867,875	44,717,711	17.9%	97.0%	44,939	12.6%
	2004	60,404,290	10,903,905	5,004,298	52,827,862	18.1%	105.5%	45,394	13.9%
	2005	62,050,445	12,804,047	7,077,459	58,273,065	20.6%	114.5%	44,945	15.1%
	2006	61,771,219	21,045,582	9,070,650	60,610,358	34.1%	132.2%	43,974	17.9%
	2007	61,416,590	23,904,981	11,302,908	61,295,929	38.9%	138.7%	43,105	20.6%
	2008	61,045,723	24,119,627	15,447,380	60,670,834	39.5%	138.9%	42,158	22.6%
	2009	60,441,801	31,698,250	18,771,288	60,731,530	52.4%	152.9%	41,219	25.3%
	2010	60,009,175	33,401,661	22,149,765	60,980,068	55.7%	157.3%	40,415	27.7%
	2011	59,573,790	37,654,976	25,700,777	61,195,034	63.2%	165.9%	39,621	30.2%
	2012	59,069,008	44,092,218	29,516,916	61,834,398	74.6%	179.3%	38,810	33.0%
	2013	58,489,585	45,687,976	32,852,544	61,007,556	78.1%	182.4%	38,056	35.5%
	2014	57,808,615	45,653,690	38,549,645	71,710,953	79.0%	203.0%	37,132	37.7%
	2015	56,919,328	49,911,876	42,417,545	56,346,742	87.7%	186.7%	36,269	39.9%
	2016	59,221,870	63,454,480	47,282,499	55,919,770	107.1%	201.6%	35,385	42.8%
	2017	62,520,779	73,659,897	52,835,468	54,957,871	117.8%	205.7%	34,457	46.0%
	2018	64,635,394	69,015,187	59,279,207	172,178,572	106.8%	373.2%	33,588	48.4%
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	91,604,043	55,754,054	125.5%	212.8%	32,552	51.2%
	2020	61,382,340	85,862,410	97,093,498	51,665,405	139.9%	224.1%	31,476	54.0%
	2021	58,817,119	91,572,393	98,853,456	47,344,483	155.7%	236.2%	30,362	56.9%
	2022	56,209,338	97,340,646	98,923,726	42,812,305	173.2%	249.3%	29,217	59.9%
	2023	53,575,922	103,161,353	100,988,510	38,158,105	192.6%	263.8%	28,049	62.9%
	2024	50,933,304	109,019,344	104,360,312	33,385,912	214.0%	279.6%	26,863	66.0%
	2025	48,293,419	114,887,969	109,412,004	28,508,586	237.9%	296.9%	25,665	69.1%
	2026	45,665,372	120,631,143	114,966,849	23,481,306	264.2%	315.6%	24,458	72.2%
	2027	43,056,520	126,213,823	120,716,614	18,253,616	293.1%	335.5%	23,247	75.4%
	2028	40,473,267	131,589,368	126,503,443	12,744,742	325.1%	356.6%	22,034	78.5%
	2029	37,921,957	136,733,750	132,208,343	6,979,961	360.6%	379.0%	20,825	81.7%
	2030	35,409,512	141,567,918	137,755,351	941,347	399.8%	402.5%	19,624	84.9%
	2031	32,942,913	145,943,780	143,062,345	-5,401,613	443.0%	426.6%	18,434	88.0%
	2032	30,529,941	149,817,027	148,024,502	-11,906,171	490.7%	451.7%	17,260	91.1%
	2033	28,179,297	153,178,459	152,562,240	-18,437,377	543.6%	478.2%	16,107	94.2%
	2034	25,899,015	155,961,305	156,615,473	-24,875,070	602.2%	506.1%	14,979	97.2%
	2035	23,696,994	157,950,146	160,103,320	-31,180,233	666.5%	535.0%	13,880	100.2%
	2036	21,581,235	158,954,417	162,894,695	-37,154,052	736.5%	564.4%	12,813	103.0%
	2037	19,559,926	158,991,528	164,858,377	-42,592,415	812.8%	595.1%	11,784	105.8%
	2038	17,640,462	158,089,457	165,924,448	-47,378,437	896.2%	627.6%	10,797	108.4%
	2039	15,829,038	156,222,994	166,054,358	-51,472,593	986.9%	661.8%	9,853	110.9%
	2040	14,130,665	153,349,407	165,219,512	-54,760,273	1,085.2%	697.7%	8,956	113.3%
	2041	12,549,028	149,479,539	163,398,468	-57,240,878	1,191.2%	735.0%	8,108	115.5%
	2042	11,086,314	144,725,054	160,587,104	-58,952,419	1,305.4%	773.7%	7,311	117.6%
	2043	9,743,205	139,184,405	156,824,064	-59,949,360	1,428.5%	813.2%	6,566	119.5%
	2044	8,518,605	133,044,091	152,193,707	-60,228,422	1,561.8%	854.8%	5,874	121.2%
	2045	7,410,087	126,479,562	146,822,585	-59,890,565	1,706.9%	898.6%	5,234	122.9%
	2046	6,414,047	119,656,293	140,858,496	-59,018,665	1,865.5%	945.4%	4,645	124.3%
	2047	5,525,408	112,628,580	134,432,452	-57,728,422	2,038.4%	993.6%	4,107	125.6%
	2048	4,737,944	105,481,714	127,655,569	-56,102,727	2,226.3%	1,042.2%	3,618	126.8%
	2049	4,044,726	98,280,858	120,624,398	-54,515,909	2,429.9%	1,082.0%	3,176	127.9%
	2050	3,438,442	91,122,886	113,427,680	-52,679,363	2,650.1%	1,118.1%	2,778	128.9%
	2051	2,911,530	84,126,308	106,162,362	-50,537,928	2,889.4%	1,153.6%	2,422	129.7%
	2052	2,456,241	77,204,216	98,897,754	-48,209,068	3,143.2%	1,180.5%	2,104	130.4%
	2053	2,064,865	70,388,226	91,666,926	-45,740,412	3,408.9%	1,193.7%	1,823	131.1%
	2054	1,730,031	63,798,493	84,515,659	-43,165,279	3,687.7%	1,192.6%	1,573	131.7%
	2055	1,444,849	57,500,892	77,508,471	-40,430,118	3,979.7%	1,181.5%	1,354	132.1%
	2056	1,203,051	51,626,859	70,722,765	-37,680,384	4,291.3%	1,159.3%	1,162	132.6%
	2057	998,853	46,086,064	64,219,071	-34,921,378	4,613.9%	1,117.8%	993	132.9%
	2058	827,051	40,872,979	58,015,696	-32,181,869	4,942.0%	1,050.9%	847	133.2%
	2059	682,984	35,972,193	52,123,719	-29,546,873	5,266.9%	940.8%	720	133.5%
	2060	562,507	31,466,958	46,558,324	-26,961,963	5,594.1%	800.9%	609	133.7%
	2061	462,088	27,336,015	41,345,803	-24,504,871	5,915.8%	612.7%	514	133.9%
	2062	378,639	23,545,196	36,490,336	-22,136,418	6,218.4%	372.1%	432	134.0%
	2063	309,486	20,101,824	31,988,481	-19,947,859	6,495.2%	49.7%	362	134.2%
	2064	252,342	16,975,244	27,837,349	-17,865,319	6,727.1%	-352.7%	302	134.3%
	2065	205,226	14,198,124	24,033,671	-15,954,846	6,918.3%	-856.0%	251	134.3%
	2066	166,469	11,736,265	20,577,673	-14,200,024	7,050.1%	-1,480.0%	207	134.4%
	2067	134,671	9,576,500	17,460,557	-12,617,843	7,111.0%	-2,258.3%	171	134.5%
	2068	108,649	7,672,211	14,666,540	-11,181,442	7,061.5%	-3,229.9%	140	134.5%
	2069	87,397	5,989,669	12,172,521	-9,876,020	6,853.4%	-4,446.8%	114	134.5%
	2070	70,077	4,528,202	9,955,799	-8,696,317	6,461.7%	-5,947.9%	92	134.5%
	2071	55,991	3,282,921	8,000,357	-7,621,730	5,863.3%	-7,749.1%	74	134.6%
	2072	44,559	2,229,522	6,293,399	-6,642,322	5,003.5%	-9,903.3%	59	134.6%
	2073	35,310	1,365,020	4,819,223	-5,745,170	3,865.8%	-12,404.9%	47	134.6%
	2074	27,851	734,515	3,573,050	-4,934,614	2,637.3%	-15,080.6%	37	134.6%
	2075	21,849	332,827	2,561,092	-4,225,317	1,523.3%	-17,815.1%	29	134.6%
	2076	17,039	125,906	1,780,403	-3,572,017	738.9%	-20,224.6%	23	134.6%
	2077	13,202	49,308	1,212,617	-2,996,171	373.5%	-22,321.1%	17	134.6%
	2078	10,153	21,414	818,909	-2,497,881	210.9%	-24,390.3%	13	134.6%
	2079 - 2083	23,595	10,048	1,448,982	-6,963,028	42.6%	-29,467.9%	30	134.6%
	2084 - 2088	4,835	31	201,196	-1,940,306	0.7%	-40,126.5%	6	134.6%
	2089 - 2093	711	0	24,646	-332,263	0.0%	-46,761.0%	1	134.6%

Without Interest Accum./Disc.

History	1,086,674,348	610,310,882	422,931,931	1,135,294,738	56.2%	160.6%
Future	916,398,261	4,816,150,241	5,353,183,292	-1,135,262,195	525.6%	401.7%
Lifetime	2,003,072,609	5,426,461,123	5,776,115,224	32,543	270.9%	270.9%

With Interest Accum./Disc. To 12/31/2018

History	1,667,762,828	806,750,932	536,951,132	1,135,294,738	48.4%	116.4%
Future	615,827,630	2,266,257,061	2,396,949,811	-1,135,293,540	368.0%	183.6%
Lifetime	2,283,590,459	3,073,007,993	2,933,900,943	1,198	134.6%	134.6%

Attachment 4-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)
Historical Experience	1990	3,020	0	0	0	0.0%	0.0%	2	0.0%
	1991	5,160	0	0	0	0.0%	0.0%	10	0.0%
	1992	17,893	0	0	0	0.0%	0.0%	20	0.0%
	1993	26,504	0	0	0	0.0%	0.0%	25	0.0%
	1994	36,539	0	0	0	0.0%	0.0%	34	0.0%
	1995	50,865	0	0	0	0.0%	0.0%	46	0.0%
	1996	73,302	0	0	0	0.0%	0.0%	62	0.0%
	1997	457,693	5,009	4,059	186,839	1.1%	41.9%	1,094	0.7%
	1998	4,368,093	280,995	10,175	1,658,637	6.4%	44.4%	7,533	5.5%
	1999	14,145,855	1,058,288	169,693	7,210,779	7.5%	58.5%	15,392	6.9%
	2000	24,246,018	2,163,078	256,109	14,660,299	8.9%	69.4%	22,765	8.0%
	2001	34,674,592	3,384,971	878,934	22,886,705	9.8%	75.8%	31,587	8.8%
	2002	46,656,439	6,279,177	1,486,737	33,433,226	13.5%	85.1%	41,414	10.4%
	2003	56,534,761	10,131,013	2,867,875	44,717,711	17.9%	97.0%	44,939	12.6%
	2004	60,404,290	10,903,905	5,004,298	52,827,862	18.1%	105.5%	45,394	13.9%
	2005	62,050,445	12,804,047	7,077,459	58,273,065	20.6%	114.5%	44,945	15.1%
	2006	61,771,219	21,045,582	9,070,650	60,610,358	34.1%	132.2%	43,974	17.9%
	2007	61,416,590	23,904,981	11,302,908	61,295,929	38.9%	138.7%	43,105	20.6%
	2008	61,045,723	24,119,627	15,447,380	60,670,834	39.5%	138.9%	42,158	22.6%
	2009	60,441,801	31,698,250	18,771,288	60,731,530	52.4%	152.9%	41,219	25.3%
	2010	60,009,175	33,401,661	22,149,765	60,980,068	55.7%	157.3%	40,415	27.7%
	2011	59,573,790	37,654,976	25,700,777	61,195,034	63.2%	165.9%	39,621	30.2%
	2012	59,069,008	44,092,218	29,516,916	61,834,398	74.6%	179.3%	38,810	33.0%
	2013	58,489,585	45,687,976	32,852,544	61,007,556	78.1%	182.4%	38,056	35.5%
	2014	57,808,615	45,653,690	38,549,645	71,710,953	79.0%	203.0%	37,132	37.7%
	2015	56,919,328	49,911,876	42,417,545	56,346,742	87.7%	186.7%	36,269	39.9%
	2016	59,221,870	63,454,480	47,282,499	55,919,770	107.1%	201.6%	35,385	42.8%
	2017	62,520,779	73,659,897	52,835,468	54,957,871	117.8%	205.7%	34,457	46.0%
	2018	64,635,394	69,015,187	59,279,207	172,178,572	106.8%	373.2%	33,588	48.4%
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	91,604,043	55,754,054	125.5%	212.8%	32,552	51.2%
	2020	67,093,103	85,697,643	97,067,301	51,665,405	127.7%	204.7%	31,157	53.8%
	2021	71,653,779	91,161,945	98,732,114	47,344,483	127.2%	193.3%	30,048	56.4%
	2022	68,848,086	96,857,108	98,671,418	42,812,305	140.7%	202.9%	28,907	59.0%
	2023	66,005,979	102,589,912	100,621,722	38,158,105	155.4%	213.2%	27,744	61.6%
	2024	63,143,507	108,342,617	103,884,156	33,385,912	171.6%	224.5%	26,563	64.3%
	2025	60,272,144	114,086,662	108,823,759	28,508,586	189.3%	236.6%	25,370	67.1%
	2026	57,400,169	119,683,719	114,256,194	23,481,306	208.5%	249.4%	24,169	69.8%
	2027	54,533,487	125,096,224	119,867,806	18,253,616	229.4%	262.9%	22,964	72.6%
	2028	51,676,697	130,275,382	125,496,204	12,744,742	252.1%	276.8%	21,758	75.4%
	2029	48,834,531	135,195,684	131,019,427	6,979,961	276.8%	291.1%	20,556	78.2%
	2030	46,012,543	139,779,918	136,359,539	941,347	303.8%	305.8%	19,361	81.0%
	2031	43,216,459	143,881,825	141,433,910	-5,401,613	332.9%	320.4%	18,179	83.8%
	2032	40,452,979	147,457,942	146,138,045	-11,906,171	364.5%	335.1%	17,013	86.5%
	2033	37,729,958	150,500,852	150,393,091	-18,437,377	398.9%	350.0%	15,869	89.3%
	2034	35,054,969	152,948,149	154,140,454	-24,875,070	436.3%	365.3%	14,750	91.9%
	2035	32,436,281	154,601,030	157,303,819	-31,180,233	476.6%	380.5%	13,660	94.5%
	2036	29,883,244	155,281,617	159,761,005	-37,154,052	519.6%	395.3%	12,604	97.0%
	2037	27,406,537	155,012,949	161,390,428	-42,592,415	565.6%	410.2%	11,585	99.4%
	2038	25,016,863	153,828,628	162,130,521	-47,378,437	614.9%	425.5%	10,608	101.7%
	2039	22,724,098	151,710,705	161,950,276	-51,472,593	667.6%	441.1%	9,676	103.9%
	2040	20,537,260	148,629,551	160,829,356	-54,760,273	723.7%	457.1%	8,790	106.0%
	2041	18,464,399	144,608,196	158,756,454	-57,240,878	783.2%	473.2%	7,954	107.9%
	2042	16,512,398	139,760,515	155,737,334	-58,952,419	846.4%	489.4%	7,168	109.7%
	2043	14,687,089	134,184,153	151,817,185	-59,949,360	913.6%	505.4%	6,435	111.4%
	2044	12,992,507	128,059,471	147,082,932	-60,228,422	985.6%	522.1%	5,753	112.9%
	2045	11,430,959	121,556,261	141,660,239	-59,890,565	1,063.4%	539.5%	5,124	114.3%
	2046	10,003,036	114,838,474	135,694,592	-59,018,665	1,148.0%	558.0%	4,546	115.6%
	2047	8,707,003	107,958,487	129,315,224	-57,728,422	1,239.9%	576.9%	4,018	116.7%
	2048	7,539,144	100,995,431	122,630,550	-56,102,727	1,339.6%	595.5%	3,538	117.8%
	2049	6,494,396	94,008,689	115,733,189	-54,515,909	1,447.5%	608.1%	3,105	118.7%
	2050	5,566,637	87,087,745	108,706,961	-52,679,363	1,564.5%	618.1%	2,715	119.5%
	2051	4,748,777	80,342,095	101,642,556	-50,537,928	1,691.8%	627.6%	2,366	120.3%
	2052	4,032,751	73,685,620	94,603,614	-48,209,068	1,827.2%	631.7%	2,056	120.9%
	2053	3,409,809	67,145,421	87,618,931	-45,740,412	1,969.2%	627.7%	1,780	121.5%
	2054	2,871,070	60,833,607	80,729,375	-43,165,279	2,118.8%	615.4%	1,536	122.0%
	2055	2,407,813	54,810,281	73,993,741	-40,430,118	2,276.4%	597.2%	1,322	122.4%
	2056	2,011,766	49,198,094	67,483,093	-37,680,384	2,445.5%	572.5%	1,134	122.8%
	2057	1,674,954	43,908,581	61,252,484	-34,921,378	2,621.5%	536.6%	970	123.1%
	2058	1,389,919	38,934,850	55,316,928	-32,181,869	2,801.2%	485.9%	827	123.3%
	2059	1,149,762	34,261,242	49,684,928	-29,546,873	2,979.9%	410.0%	702	123.6%
	2060	948,187	29,966,312	44,369,307	-26,961,963	3,160.4%	316.9%	595	123.8%
	2061	779,694	26,029,345	39,393,829	-24,504,871	3,338.4%	195.5%	502	123.9%
	2062	639,382	22,417,406	34,761,504	-22,136,418	3,506.1%	43.9%	422	124.1%
	2063	522,926	19,137,164	30,468,308	-19,947,859	3,659.6%	-155.0%	353	124.2%
	2064	426,579	16,159,260	26,510,922	-17,865,319	3,788.1%	-399.9%	295	124.2%
	2065	347,067	13,514,609	22,885,808	-15,954,846	3,894.0%	-703.1%	245	124.3%
	2066	281,615	11,170,505	19,592,842	-14,200,024	3,966.6%	-1,075.8%	202	124.4%
	2067	227,881	9,114,287	16,623,380	-12,617,843	3,999.6%	-1,537.4%	166	124.4%
	2068	183,886	7,301,485	13,962,181	-11,181,442	3,970.7%	-2,110.0%	136	124.5%
	2069	147,943	5,699,926	11,587,086	-9,876,020	3,852.8%	-2,822.8%	111	124.5%
	2070	118,641	4,308,926	9,476,352	-8,696,317	3,631.9%	-3,698.0%	90	124.5%
	2071	94,805	3,123,794	7,614,630	-7,621,730	3,295.0%	-4,744.4%	72	124.5%
	2072	75,456	2,121,361	5,989,661	-6,642,322	2,811.4%	-5,991.5%	58	124.5%
	2073	59,798	1,298,741	4,586,430	-5,745,170	2,171.9%	-7,435.8%	46	124.5%
	2074	47,167	698,819	3,400,330	-4,934,614	1,481.6%	-8,980.4%	36	124.5%
	2075	37,003	316,636	2,437,221	-4,225,317	855.7%	-10,563.1%	28	124.5%
	2076	28,857	119,773	1,694,256	-3,572,017	415.1%	-11,963.3%	22	124.5%
	2077	22,359	46,903	1,153,926	-2,996,171	209.8%	-13,190.8%	17	124.5%
	2078	17,196	20,368	779,264	-2,497,881	118.5%	-14,407.9%	13	124.5%
	2079 - 2083	39,960	9,557	1,378,809	-6,963,028	23.9%	-17,401.3%	29	124.5%
	2084 - 2088	8,189	30	191,443	-1,940,306	0.4%	-23,693.6%	6	124.5%
	2089 - 2093	1,203	0	23,449	-332,263	0.0%	-27,611.2%	1	124.5%

Without Interest Accum./Disc.

History	1,086,674,348	610,310,882	422,931,931	1,135,294,738	56.2%	160.6%
Future	1,174,973,451	4,691,547,156	5,220,215,839	-1,135,262,195	399.3%	302.7%
Lifetime	2,261,647,798	5,301,858,038	5,643,147,770	32,543	234.4%	234.4%

With Interest Accum./Disc. To 12/31/2018

History	1,667,762,828	806,750,932	536,951,132	1,135,294,738	48.4%	116.4%
Future	764,995,640	2,222,545,440	2,354,687,004	-1,135,293,540	290.5%	142.1%
Lifetime	2,432,758,468	3,029,296,371	2,891,638,136	1,198	124.5%	124.5%

Attachment 5-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)
Historical Experience	1990	0	0	0	0	0.0%	0.0%	0	0.0%
	1991	0	0	0	0	0.0%	0.0%	0	0.0%
	1992	0	0	0	0	0.0%	0.0%	0	0.0%
	1993	0	0	0	0	0.0%	0.0%	0	0.0%
	1994	1,776	0	0	0	0.0%	0.0%	2	0.0%
	1995	2,830	0	0	0	0.0%	0.0%	2	0.0%
	1996	3,560	0	0	0	0.0%	0.0%	3	0.0%
	1997	31,423	0	0	15,135	0.0%	48.2%	87	0.0%
	1998	279,161	132,282	697	108,954	47.4%	86.4%	358	41.0%
	1999	600,195	0	10,682	339,203	0.0%	56.5%	625	14.7%
	2000	922,496	1,319	17,413	592,232	0.1%	64.3%	864	7.7%
	2001	1,337,388	29,841	53,847	908,808	2.2%	70.2%	1,306	5.5%
	2002	1,957,972	161,427	48,220	1,402,851	8.2%	79.9%	1,815	6.5%
	2003	2,723,020	205,083	110,970	2,166,115	7.5%	87.1%	2,512	6.8%
	2004	3,285,700	335,293	166,783	3,271,578	10.2%	109.8%	2,457	7.7%
	2005	3,260,026	163,176	190,178	3,713,061	5.0%	118.9%	2,412	7.2%
	2006	3,234,521	743,737	209,143	3,528,270	23.0%	132.1%	2,356	9.8%
	2007	3,217,857	479,977	283,072	3,801,693	14.9%	133.1%	2,329	10.5%
	2008	3,225,575	1,180,662	397,237	3,868,614	36.6%	156.5%	2,282	13.4%
	2009	3,219,890	1,315,135	558,679	3,967,966	40.8%	164.1%	2,243	16.1%
	2010	3,204,282	380,297	778,978	3,818,833	11.9%	131.0%	2,194	15.8%
	2011	3,178,716	1,084,902	1,022,172	3,814,218	34.1%	154.1%	2,159	17.2%
	2012	3,163,323	1,486,105	1,141,654	3,997,111	47.0%	173.3%	2,120	19.1%
	2013	3,135,399	1,835,094	1,231,550	4,018,069	58.5%	186.7%	2,087	21.5%
	2014	3,110,425	2,392,054	1,389,923	4,863,139	76.9%	233.3%	2,051	24.5%
	2015	3,081,502	2,777,894	1,563,229	3,657,138	90.1%	208.8%	2,010	27.6%
	2016	3,234,804	1,545,922	1,886,226	3,873,155	47.8%	167.5%	1,959	28.6%
	2017	3,443,718	2,165,650	1,597,729	3,855,900	62.9%	174.9%	1,917	30.1%
	2018	3,598,851	3,841,371	1,962,502	11,240,787	106.7%	419.1%	1,879	33.4%
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	3,480,731	4,042,294	115.7%	229.0%	1,826	36.7%
	2020	3,442,134	4,454,804	4,303,190	3,864,542	129.4%	241.7%	1,770	39.9%
	2021	3,310,102	4,790,010	4,677,893	3,675,966	144.7%	255.8%	1,712	43.2%
	2022	3,174,687	5,134,803	4,908,558	3,456,420	161.7%	270.6%	1,653	46.5%
	2023	3,036,399	5,495,199	5,145,091	3,214,567	181.0%	286.8%	1,591	49.8%
	2024	2,896,179	5,869,408	5,446,054	2,954,385	202.7%	304.7%	1,528	53.2%
	2025	2,755,026	6,259,002	5,799,476	2,679,814	227.2%	324.5%	1,464	56.6%
	2026	2,613,548	6,660,579	6,184,942	2,379,748	254.8%	345.9%	1,399	60.1%
	2027	2,472,106	7,074,713	6,589,327	2,054,599	286.2%	369.3%	1,334	63.7%
	2028	2,331,067	7,499,109	7,007,597	1,701,179	321.7%	394.7%	1,268	67.3%
	2029	2,190,808	7,928,565	7,437,244	1,314,394	361.9%	421.9%	1,202	71.0%
	2030	2,051,710	8,347,540	7,872,941	888,759	406.9%	450.2%	1,136	74.7%
	2031	1,914,199	8,737,362	8,304,955	426,845	456.5%	478.7%	1,070	78.4%
	2032	1,778,761	9,103,237	8,723,577	-64,174	511.8%	508.2%	1,004	82.1%
	2033	1,645,941	9,439,460	9,123,269	-574,877	573.5%	538.6%	940	85.8%
	2034	1,516,284	9,746,148	9,499,277	-1,089,314	642.8%	570.9%	876	89.5%
	2035	1,390,289	9,997,262	9,844,291	-1,604,679	719.1%	603.7%	813	93.1%
	2036	1,268,492	10,177,563	10,145,521	-2,108,210	802.3%	636.1%	752	96.7%
	2037	1,151,470	10,287,840	10,391,279	-2,585,518	893.5%	668.9%	692	100.1%
	2038	1,039,754	10,322,167	10,574,424	-3,026,128	992.8%	701.7%	635	103.4%
	2039	933,814	10,290,658	10,690,483	-3,423,299	1,102.0%	735.4%	580	106.6%
	2040	834,080	10,179,561	10,736,504	-3,769,676	1,220.5%	768.5%	527	109.7%
	2041	740,855	9,990,274	10,708,590	-4,065,703	1,348.5%	799.7%	477	112.5%
	2042	654,371	9,727,332	10,604,379	-4,296,210	1,486.5%	830.0%	429	115.2%
	2043	574,743	9,396,171	10,425,209	-4,452,188	1,634.8%	860.2%	385	117.7%
	2044	501,979	9,015,779	10,176,090	-4,534,955	1,796.0%	892.6%	343	120.0%
	2045	436,006	8,591,633	9,864,461	-4,548,022	1,970.5%	927.4%	305	122.1%
	2046	376,671	8,138,650	9,499,958	-4,503,517	2,160.7%	965.1%	270	124.0%
	2047	323,694	7,656,664	9,091,365	-4,423,307	2,365.4%	998.9%	237	125.7%
	2048	276,729	7,151,984	8,645,791	-4,315,483	2,584.5%	1,025.0%	208	127.2%
	2049	235,372	6,650,807	8,172,296	-4,207,026	2,825.7%	1,038.3%	182	128.6%
	2050	199,218	6,145,868	7,680,192	-4,066,040	3,085.0%	1,044.0%	158	129.8%
	2051	167,866	5,658,374	7,177,744	-3,891,061	3,370.8%	1,052.8%	137	130.9%
	2052	140,868	5,170,777	6,673,033	-3,695,412	3,670.7%	1,047.3%	118	131.9%
	2053	117,741	4,672,810	6,165,415	-3,488,780	3,968.7%	1,005.6%	101	132.7%
	2054	98,034	4,196,663	5,656,000	-3,264,240	4,280.8%	951.1%	87	133.4%
	2055	81,339	3,752,816	5,153,895	-3,012,983	4,613.8%	909.6%	74	134.0%
	2056	67,287	3,348,537	4,669,570	-2,770,674	4,976.5%	858.8%	63	134.5%
	2057	55,522	2,967,630	4,210,099	-2,528,855	5,344.9%	790.3%	54	135.0%
	2058	45,716	2,605,341	3,775,343	-2,289,818	5,698.9%	690.2%	45	135.3%
	2059	37,568	2,277,410	3,365,737	-2,069,862	6,062.1%	552.5%	38	135.6%
	2060	30,820	1,980,520	2,984,406	-1,856,967	6,426.1%	400.9%	32	135.9%
	2061	25,253	1,713,172	2,632,707	-1,655,645	6,784.1%	227.8%	27	136.1%
	2062	20,670	1,469,420	2,310,248	-1,465,956	7,109.1%	16.8%	23	136.3%
	2063	16,901	1,247,739	2,015,427	-1,295,233	7,382.6%	-281.0%	19	136.4%
	2064	13,801	1,049,144	1,746,656	-1,145,148	7,602.0%	-695.6%	16	136.6%
	2065	11,254	870,385	1,502,513	-1,009,071	7,733.8%	-1,232.3%	13	136.6%
	2066	9,163	718,261	1,282,361	-888,730	7,838.7%	-1,860.4%	11	136.7%
	2067	7,449	587,801	1,086,440	-783,522	7,891.2%	-2,627.5%	9	136.8%
	2068	6,044	470,983	912,863	-690,848	7,792.9%	-3,637.9%	8	136.8%
	2069	4,892	364,285	758,394	-610,583	7,446.7%	-5,034.8%	6	136.8%
	2070	3,948	265,570	619,829	-540,280	6,727.1%	-6,958.7%	5	136.9%
	2071	3,176	183,726	495,666	-475,533	5,785.7%	-9,189.3%	4	136.9%
	2072	2,544	117,203	386,660	-415,238	4,606.2%	-11,713.1%	3	136.9%
	2073	2,030	70,023	293,440	-357,619	3,449.6%	-14,168.1%	3	136.9%
	2074	1,612	35,441	216,402	-308,030	2,198.9%	-16,912.3%	2	136.9%
	2075	1,273	11,804	154,376	-254,916	927.2%	-19,097.3%	2	136.9%
	2076	999	1,918	106,595	-213,835	192.0%	-21,218.8%	1	136.9%
	2077	777	295	72,306	-176,181	37.9%	-22,636.3%	1	136.9%
	2078	599	131	48,937	-144,912	21.9%	-24,182.9%	1	136.9%
	2079 - 2083	1,376	62	89,008	-404,001	4.5%	-29,356.5%	2	136.9%
	2084 - 2088	254	0	13,189	-101,725	0.1%	-40,083.3%	0	136.9%
	2089 - 2093	32	0	1,592	-11,424	0.0%	-36,050.9%	0	136.9%

Without Interest Accum./Disc.

History	56,454,410	22,257,220	14,620,884	70,822,830	39.4%	164.9%
Future	52,613,380	300,199,920	328,331,804	-70,821,898	570.6%	436.0%
Lifetime	109,067,790	322,457,140	342,952,688	932	295.6%	295.6%

With Interest Accum./Disc. To 12/31/2018

History	85,351,224	28,522,188	18,453,309	70,822,830	33.4%	116.4%
Future	35,188,548	136,499,368	139,852,880	-70,822,796	387.9%	186.6%
Lifetime	120,539,772	165,021,556	158,306,189	34	136.9%	136.9%

Attachment 5-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)
Historical Experience	1990	0	0	0	0	0.0%	0.0%	0	0.0%
	1991	0	0	0	0	0.0%	0.0%	0	0.0%
	1992	0	0	0	0	0.0%	0.0%	0	0.0%
	1993	0	0	0	0	0.0%	0.0%	0	0.0%
	1994	1,776	0	0	0	0.0%	0.0%	2	0.0%
	1995	2,830	0	0	0	0.0%	0.0%	2	0.0%
	1996	3,560	0	0	0	0.0%	0.0%	3	0.0%
	1997	31,423	0	0	15,135	0.0%	48.2%	87	0.0%
	1998	279,161	132,282	697	108,954	47.4%	86.4%	358	41.0%
	1999	600,195	0	10,682	339,203	0.0%	56.5%	625	14.7%
	2000	922,496	1,319	17,413	592,232	0.1%	64.3%	864	7.7%
	2001	1,337,388	29,841	53,847	908,808	2.2%	70.2%	1,306	5.5%
	2002	1,957,972	161,427	48,220	1,402,851	8.2%	79.9%	1,815	6.5%
	2003	2,723,020	205,083	110,970	2,166,115	7.5%	87.1%	2,512	6.8%
	2004	3,285,700	335,293	166,783	3,271,578	10.2%	109.8%	2,457	7.7%
	2005	3,260,026	163,176	190,178	3,713,061	5.0%	118.9%	2,412	7.2%
	2006	3,234,521	743,737	209,143	3,528,270	23.0%	132.1%	2,356	9.8%
	2007	3,217,857	479,977	283,072	3,801,693	14.9%	133.1%	2,329	10.5%
	2008	3,225,575	1,180,662	397,237	3,868,614	36.6%	156.5%	2,282	13.4%
	2009	3,219,890	1,315,135	558,679	3,967,966	40.8%	164.1%	2,243	16.1%
	2010	3,204,282	380,297	778,978	3,818,833	11.9%	131.0%	2,194	15.8%
	2011	3,178,716	1,084,902	1,022,172	3,814,218	34.1%	154.1%	2,159	17.2%
	2012	3,163,323	1,486,105	1,141,654	3,997,111	47.0%	173.3%	2,120	19.1%
	2013	3,135,399	1,835,094	1,231,550	4,018,069	58.5%	186.7%	2,087	21.5%
	2014	3,110,425	2,392,054	1,389,923	4,863,139	76.9%	233.3%	2,051	24.5%
	2015	3,081,502	2,777,894	1,563,229	3,657,138	90.1%	208.8%	2,010	27.6%
	2016	3,234,804	1,545,922	1,886,226	3,873,155	47.8%	167.5%	1,959	28.6%
	2017	3,443,718	2,165,650	1,597,729	3,855,900	62.9%	174.9%	1,917	30.1%
	2018	3,598,851	3,841,371	1,962,502	11,240,787	106.7%	419.1%	1,879	33.4%
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	3,480,731	4,042,294	115.7%	229.0%	1,826	36.7%
	2020	3,755,083	4,445,264	4,301,718	3,864,542	118.4%	221.3%	1,751	39.8%
	2021	4,092,835	4,764,862	4,670,779	3,675,966	116.4%	206.2%	1,693	42.7%
	2022	3,945,213	5,105,002	4,893,313	3,456,420	129.4%	217.0%	1,634	45.6%
	2023	3,794,019	5,459,790	5,122,680	3,214,567	143.9%	228.6%	1,573	48.6%
	2024	3,640,171	5,827,257	5,416,731	2,954,385	160.1%	241.2%	1,510	51.6%
	2025	3,484,669	6,208,832	5,763,025	2,679,814	178.2%	255.1%	1,446	54.7%
	2026	3,328,079	6,600,899	6,140,667	2,379,748	198.3%	269.8%	1,382	57.8%
	2027	3,170,670	7,003,815	6,536,137	2,054,599	220.9%	285.7%	1,317	61.0%
	2028	3,012,698	7,415,171	6,944,075	1,701,179	246.1%	302.6%	1,251	64.2%
	2029	2,854,447	7,829,656	7,361,766	1,314,394	274.3%	320.3%	1,186	67.4%
	2030	2,696,220	8,231,790	7,783,737	888,759	305.3%	338.3%	1,120	70.7%
	2031	2,538,370	8,603,052	8,200,195	426,845	338.9%	355.7%	1,055	74.0%
	2032	2,381,312	8,948,711	8,601,453	-64,174	375.8%	373.1%	990	77.3%
	2033	2,225,528	9,263,143	8,982,013	-574,877	416.2%	390.4%	925	80.6%
	2034	2,071,537	9,546,638	9,337,189	-1,089,314	460.8%	408.3%	862	83.8%
	2035	1,919,856	9,774,222	9,659,919	-1,604,679	509.1%	425.5%	800	87.0%
	2036	1,771,103	9,931,482	9,937,956	-2,108,210	560.8%	441.7%	739	90.1%
	2037	1,626,015	10,019,734	10,160,252	-2,585,518	616.2%	457.2%	681	93.1%
	2038	1,485,328	10,033,631	10,320,262	-3,026,128	675.5%	471.8%	624	96.0%
	2039	1,349,736	9,983,576	10,414,072	-3,423,299	739.7%	486.0%	569	98.8%
	2040	1,219,924	9,857,104	10,439,351	-3,769,676	808.0%	499.0%	517	101.5%
	2041	1,096,458	9,656,353	10,392,990	-4,065,703	880.7%	509.9%	468	103.9%
	2042	979,875	9,386,158	10,273,382	-4,296,210	957.9%	519.4%	421	106.3%
	2043	870,614	9,051,951	10,082,383	-4,452,188	1,039.7%	528.3%	377	108.4%
	2044	769,003	8,672,153	9,825,230	-4,534,955	1,127.7%	538.0%	336	110.4%
	2045	675,261	8,252,153	9,509,379	-4,548,022	1,222.1%	548.5%	299	112.2%
	2046	589,501	7,806,600	9,144,347	-4,503,517	1,324.3%	560.3%	264	113.9%
	2047	511,642	7,335,517	8,738,836	-4,423,307	1,433.7%	569.2%	232	115.4%
	2048	441,494	6,844,744	8,299,850	-4,315,483	1,550.4%	572.9%	204	116.7%
	2049	378,758	6,359,136	7,836,105	-4,207,026	1,678.9%	568.2%	178	117.9%
	2050	323,111	5,871,582	7,356,466	-4,066,040	1,817.2%	558.8%	154	119.0%
	2051	274,201	5,402,055	6,868,716	-3,891,061	1,970.1%	551.1%	134	119.9%
	2052	231,559	4,933,571	6,380,403	-3,695,412	2,130.6%	534.7%	115	120.7%
	2053	194,619	4,456,179	5,890,730	-3,488,780	2,289.7%	497.1%	99	121.5%
	2054	162,821	4,000,431	5,400,578	-3,264,240	2,456.9%	452.1%	85	122.1%
	2055	135,639	3,576,173	4,918,468	-3,012,983	2,636.5%	415.2%	72	122.6%
	2056	112,582	3,190,160	4,454,220	-2,770,674	2,833.6%	372.6%	62	123.0%
	2057	93,151	2,826,747	4,014,409	-2,528,855	3,034.6%	319.8%	52	123.4%
	2058	76,864	2,481,280	3,598,734	-2,289,818	3,228.1%	249.1%	44	123.8%
	2059	63,269	2,168,684	3,207,462	-2,069,862	3,427.7%	156.2%	37	124.0%
	2060	51,971	1,885,763	2,843,453	-1,856,967	3,628.5%	55.4%	32	124.3%
	2061	42,625	1,631,050	2,507,913	-1,655,645	3,826.5%	-57.7%	27	124.4%
	2062	34,914	1,398,864	2,200,402	-1,465,956	4,006.6%	-192.2%	22	124.6%
	2063	28,564	1,187,735	1,919,346	-1,295,233	4,158.1%	-376.3%	19	124.7%
	2064	23,335	998,619	1,663,197	-1,145,148	4,279.5%	-627.9%	16	124.8%
	2065	19,036	828,417	1,430,575	-1,009,071	4,351.8%	-949.0%	13	124.9%
	2066	15,503	683,591	1,220,854	-888,730	4,409.3%	-1,323.2%	11	125.0%
	2067	12,606	559,401	1,034,248	-783,522	4,437.7%	-1,777.9%	9	125.0%
	2068	10,230	448,205	868,949	-690,848	4,381.4%	-2,371.9%	7	125.1%
	2069	8,281	346,650	721,864	-610,583	4,186.0%	-3,187.1%	6	125.1%
	2070	6,684	252,702	589,939	-540,280	3,780.9%	-4,302.7%	5	125.1%
	2071	5,377	174,816	471,740	-475,533	3,251.3%	-5,592.8%	4	125.1%
	2072	4,309	111,516	367,978	-415,238	2,588.1%	-7,048.9%	3	125.1%
	2073	3,438	66,622	279,252	-357,619	1,938.0%	-8,465.1%	3	125.1%
	2074	2,730	33,719	205,933	-308,030	1,235.3%	-10,049.4%	2	125.1%
	2075	2,156	11,230	146,904	-254,916	520.9%	-11,303.1%	2	125.1%
	2076	1,691	1,825	101,434	-213,835	107.9%	-12,534.6%	1	125.1%
	2077	1,316	280	68,804	-176,181	21.3%	-13,367.2%	1	125.1%
	2078	1,014	125	46,567	-144,912	12.3%	-14,280.0%	1	125.1%
	2079 - 2083	2,330	59	84,694	-404,001	2.5%	-17,334.4%	2	125.1%
	2084 - 2088	430	0	12,549	-101,725	0.0%	-23,668.1%	0	125.1%
	2089 - 2093	54	0	1,514	-11,424	0.0%	-21,287.1%	0	125.1%

Without Interest Accum./Disc.

History	56,454,410	22,257,220	14,620,884	70,822,830	39.4%	164.9%
Future	68,191,919	291,877,971	319,448,817	-70,821,898	428.0%	324.2%
Lifetime	124,646,329	314,135,191	334,069,701	932	252.0%	252.0%

With Interest Accum./Disc. To 12/31/2018

History	85,351,224	28,522,188	18,453,309	70,822,830	33.4%	116.4%
Future	44,200,644	133,584,732	137,035,734	-70,822,796	302.2%	142.0%
Lifetime	129,551,868	162,106,920	155,489,043	34	125.1%	125.1%

Attachment 6
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the Dual Loss Ratio Requirement
Nationwide Experience with Prior Approved Increases
Generation 4.0 Policy Forms Issued Prior to October 1, 2003

1	Accumulated value of current earned premium	1,567,035,661	x	60%	=	943,091,071
2	Present value of future projected current earned premium	553,470,796	x	60%	=	333,096,035
3a	Present value of future projected premium	679,092,311				
3b	Present value of future projected premium in excess of the projected current earned premiums (3a - 2)	125,621,515	x	80%	=	100,497,212
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,376,684,318**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					787,687,423
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,991,839,821
6	**Lifetime Incurred Claims with Rate Increase: Sum 5a and 5b**					**2,779,527,244**
7	Test: 6 is not less than 4					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.5% to 5.5%.
Current earned premium reflects the actual rate level in Virginia as of December 31, 2018.

Attachment 7
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the Dual Loss Ratio Requirement
Virginia-Specific Experience with Prior Approved Increases
Generation 4.0 Policy Forms Issued Prior to October 1, 2003

1	Accumulated value of current earned premium	77,385,404	x	61%	=	47,009,322
2	Present value of future projected current earned premium	30,028,787	x	61%	=	18,241,592
3a	Present value of future projected premium	37,144,967				
3b	Present value of future projected premium in excess of the projected current earned premiums (3a - 2)	7,116,179	x	80%	=	5,692,944
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**70,943,857**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					27,727,576
5b	Present value of future projected incurred claims without the inclusion of active life reserves					113,974,459
6	**Lifetime Incurred Claims with Rate Increase: Sum 5a and 5b**					**141,702,036**
7	Test: 6 is not less than 4					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.5% to 5.0%.
Current earned premium reflects the actual rate level in Virginia as of December 31, 2018.

Attachment 8
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the 59%/85% Loss Ratio Minimum
Nationwide Experience with Prior Approved Increases
Generation 4.0 Policy Forms Issued On or After October 1, 2003

1	Accumulated value of initial earned premium	97,938,018	x	59%	=	57,297,212
2a	Accumulated value of earned premium	100,727,167				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	2,789,149	x	85%	=	2,370,776
3	Present value of future projected initial earned premium	46,219,285	x	59%	=	27,039,920
4a	Present value of future projected premium	85,903,329				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	39,684,044	x	85%	=	33,731,437
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**120,439,345**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					20,016,684
6b	Present value of future projected incurred claims without the inclusion of active life reserves					242,240,899
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**262,257,583**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 4.5%.
The historical and projected incurred claims (items 6a and 6b) were increased by 5% to reflect assumptions with moderately adverse experience.
Current earned premium reflects the actual rate level in Virginia as of December 31, 2018.

Attachment 9
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the 61%/85% Loss Ratio Minimum
Virginia-Specific Experience with Prior Approved Increases
Generation 4.0 Policy Forms Issued On or After October 1, 2003

1	Accumulated value of initial earned premium	7,727,085	x	61%	=	4,732,969
2a	Accumulated value of earned premium	7,965,820				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	238,735	x	85%	=	202,925
3	Present value of future projected initial earned premium	3,847,784	x	61%	=	2,356,832
4a	Present value of future projected premium	7,055,677				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	3,207,893	x	85%	=	2,726,709
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**10,019,435**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					834,342
6b	Present value of future projected incurred claims without the inclusion of active life reserves					20,590,786
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**21,425,128**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which is 4.5%.
The historical and projected incurred claims (items 6a and 6b) were increased by 5% to reflect assumptions with moderately adverse experience.
Current earned premium reflects the actual rate level in Virginia as of December 31, 2018.

Attachment 10
New York Life Insurance Company
Status Listing as of October 23, 2019
All Jurisdictions in which these Forms are Active
Generation 4.0 Policy Forms

	First Round[1]			Current Round[2]								
				Requested Increase					Amount Approved or Filed			
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Attained Age < 69	Attained Age 69 - 73	Filing Status	Date of Submission[3]	Date Approved or Filed	Attained Age < 69	Attained Age 69 - 73	2018 Annualized Premium	Proportion of Nationwide
Alaska[4]	40.0%	2/25/2013	40.0%	80.0%	45.0%	To Be Filed	11/1/2019				451,016	0.73%
Alabama	40.0%	2/19/2013	40.0%	80.0%	45.0%	Pending	10/22/2019				1,334,255	2.15%
Arkansas	40.0%	9/20/2013	20.0%	80.0%	45.0%	To Be Filed	12/3/2019				269,166	0.43%
Arizona	40.0%	3/25/2013	40.0%	80.0%	45.0%	To Be Filed	10/31/2019				700,161	1.13%
California[5]	40.0%	5/15/2015	20.0%	80.0%	45.0%	To Be Filed	10/30/2019				8,701,811	13.99%
Colorado	40.0%	6/18/2013	40.0%	80.0%	45.0%	To Be Filed	11/19/2019				839,614	1.35%
Connecticut	40.0%	Disapproved	0.0%	80.0%	45.0%	To Be Filed	10/25/2019				496,318	0.80%
District of Columbia	40.0%	8/16/2013	10.0%	80.0%	45.0%	To Be Filed	11/15/2019				127,073	0.20%
Delaware	40.0%	4/17/2013	25.0%	80.0%	45.0%	To Be Filed	11/26/2019				118,426	0.19%
Florida	40.0%	11/13/2013	25.0%	80.0%	45.0%	To Be Filed	11/11/2019				2,305,430	3.71%
Georgia	40.0%	4/25/2013	15.0%	80.0%	45.0%	Pending	10/16/2019				1,078,948	1.73%
Hawaii	40.0%	9/26/2013	40.0%	80.0%	45.0%	Pending	10/22/2019				666,031	1.07%
Iowa	40.0%	7/8/2013	40.0%	80.0%	45.0%	Pending	10/16/2019				1,857,961	2.99%
Idaho	40.0%	6/11/2013	25.1%	80.0%	45.0%	To Be Filed	12/5/2019				359,447	0.58%
Illinois	40.0%	12/11/2013	40.0%	80.0%	45.0%	Pending	10/15/2019				2,214,206	3.56%
Indiana	40.0%	9/11/2014	11.5%	80.0%	45.0%	To Be Filed	11/13/2019				213,998	0.34%
Kansas	40.0%	1/17/2014	40.0%	80.0%	45.0%	Pending	10/21/2019				431,461	0.69%
Kentucky	40.0%	12/10/2013	40.0%	80.0%	45.0%	To Be Filed	12/2/2019				639,807	1.03%
Louisiana	40.0%	8/21/2013	40.0%	80.0%	45.0%	To Be Filed	11/6/2019				1,652,838	2.66%
Massachusetts	40.0%	1/20/2017	20.0%	80.0%	45.0%	To Be Filed	10/28/2019				1,437,611	2.31%
Maryland[6]	40.0%	6/21/2013	15.0%	80.0%	45.0%	To Be Filed	11/4/2019				1,472,221	2.37%
Maine	40.0%	5/17/2013	40.0%	80.0%	45.0%	To Be Filed	11/27/2019				209,086	0.34%
Michigan	40.0%	3/4/2013	40.0%	80.0%	45.0%	To Be Filed	10/31/2019				766,320	1.23%
Minnesota	40.0%	9/26/2013	40.0%	80.0%	45.0%	To Be Filed	12/6/2019				1,111,431	1.79%
Missouri	40.0%	7/30/2013	40.0%	80.0%	45.0%	To Be Filed	10/29/2019				884,819	1.42%
Mississippi	40.0%	6/19/2013	25.0%	80.0%	45.0%	To Be Filed	11/8/2019				334,614	0.54%
Montana	40.0%	7/8/2013	25.0%	80.0%	45.0%	To Be Filed	11/22/2019				276,540	0.44%
North Carolina	40.0%	9/20/2013	40.0%	80.0%	45.0%	To Be Filed	11/5/2019				1,489,264	2.39%
North Dakota	40.0%	4/15/2013	15.0%	80.0%	45.0%	To Be Filed	11/25/2019				159,256	0.26%
Nebraska	40.0%	7/1/2013	40.0%	80.0%	45.0%	To Be Filed	10/23/2019				633,012	1.02%
New Hampshire[6]	40.0%	10/24/2013	30.0%	80.0%	45.0%	To Be Filed	12/4/2019				341,561	0.55%
New Jersey	40.0%	12/5/2013	40.0%	80.0%	45.0%	To Be Filed	11/7/2019				2,321,477	3.73%
New Mexico	40.0%	10/21/2013	15.0%	80.0%	45.0%	To Be Filed	11/21/2019				505,318	0.81%
Nevada	40.0%	4/22/2013	16.9%	80.0%	45.0%	To Be Filed	11/20/2019				335,743	0.54%
New York	40.0%	10/7/2013	16.0%	80.0%	45.0%	Pending	10/14/2019				6,649,143	10.69%
Ohio	40.0%	10/15/2013	40.0%	80.0%	45.0%	Pending	10/17/2019				2,064,063	3.32%
Oklahoma	40.0%	4/4/2013	25.0%	80.0%	45.0%	To Be Filed	10/24/2019				684,698	1.10%
Oregon	40.0%	3/27/2014	40.0%	80.0%	45.0%	To Be Filed	11/12/2019				469,635	0.76%
Pennsylvania	40.0%	9/12/2013	20.0%	80.0%	45.0%	To Be Filed	11/1/2019				2,126,815	3.42%
Rhode Island	40.0%	10/1/2016	40.0%	80.0%	45.0%	To Be Filed	11/20/2019				44,390	0.07%
South Carolina	40.0%	8/15/2013	20.0%	80.0%	45.0%	Pending	10/14/2019				770,716	1.24%
South Dakota	40.0%	4/11/2013	40.0%	80.0%	45.0%	To Be Filed	11/12/2019				569,326	0.92%
Tennessee	40.0%	5/1/2013	40.0%	80.0%	45.0%	To Be Filed	11/5/2019				745,767	1.20%
Texas[7]	40.0%	7/25/2013	40.0%	80.0%	45.0%	Pending	10/18/2019				4,403,451	7.08%
Utah	40.0%	6/24/2013	40.0%	80.0%	45.0%	To Be Filed	12/5/2019				353,720	0.57%
Virginia	40.0%	3/24/2015	40.0%	80.0%	45.0%	Pending	10/23/2019				3,632,899	5.84%
Vermont	40.0%	Disapproved	0.0%	80.0%	45.0%	To Be Filed	11/15/2019				96,868	0.16%
Washington	40.0%	11/22/2013	40.0%	80.0%	45.0%	To Be Filed	11/14/2019				1,628,581	2.62%
Wisconsin	40.0%	4/18/2013	40.0%	80.0%	45.0%	To Be Filed	11/6/2019				722,807	1.16%
West Virginia	40.0%	10/2/2013	40.0%	80.0%	45.0%	To Be Filed	11/21/2019				271,626	0.44%
Wyoming	40.0%	6/11/2013	40.0%	80.0%	45.0%	To Be Filed	11/18/2019				231,307	0.37%
										Total	**62,202,050**	**100.00%**

[1] First Round increase excluded policyholders with an attained age 75 or higher at the time of implementation.
[2] Current Round increase excludes policyholders with an attained age 74 or higher as of January 1, 2020.
[3] For jurisdictions with a Filing Status of "To be Filed", the anticipated filing date before January 1, 2020 is provided.
[4] Alaska does not require Long Term Care rates to be filed before use.
[5] No first round rate increase approved for partnership policies in California.
[6] All policies received a first round rate increase regardless of attained age at the time of implementation in Maryland and New Hampshire.
[7] Policies not subject to rate stability requirements in Texas received a 33% first round rate increase.

New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Restated to the Current Virginia Rate Level From Inception
Waiver of Premium Treated as a Reduction to Premium Rather than Claims Expense
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J			
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max Valuation Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col C)	Actual-to-Expected Ratio	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Pricing Interest Rate Factors 5.0%
Historical Experience	1990	3,020	0	0.0%	2	2,851	125	4.4%	2	0.0%	4.4%	0.0%	4.599	-	4.017
	1991	5,713	0	0.0%	10	4,631	243	5.3%	10	0.0%	4.9%	0.0%	4.360	-	3.826
	1992	19,715	0	0.0%	20	16,470	1,083	6.6%	18	0.0%	6.0%	0.0%	4.132	-	3.643
	1993	28,718	0	0.0%	25	23,155	1,786	7.7%	22	0.0%	6.8%	0.0%	3.886	-	3.470
	1994	38,753	0	0.0%	34	30,776	2,707	8.8%	29	0.0%	7.6%	0.0%	3.586	-	3.305
	1995	53,462	0	0.0%	46	42,225	4,333	10.3%	38	0.0%	8.5%	0.0%	3.284	-	3.147
	1996	76,272	0	0.0%	62	60,218	6,867	11.4%	50	0.0%	9.4%	0.0%	2.993	-	2.998
	1997	473,811	4,759	1.0%	1,094	427,273	48,396	11.3%	1,072	0.6%	10.7%	5.7%	2.620	2.576	2.855
	1998	4,604,052	266,978	5.8%	7,533	4,230,773	468,912	11.1%	7,413	5.0%	11.0%	45.4%	2.469	2.465	2.719
	1999	15,398,144	1,005,499	6.5%	15,392	13,603,419	1,525,471	11.2%	14,852	6.1%	11.2%	54.8%	2.360	2.359	2.589
	2000	26,727,396	2,055,181	7.7%	22,765	22,736,635	2,764,238	12.2%	21,446	7.0%	11.7%	59.7%	2.258	2.258	2.466
	2001	38,794,980	3,216,190	8.3%	31,587	31,770,002	4,197,024	13.2%	29,253	7.5%	12.3%	61.2%	2.161	2.160	2.349
	2002	53,063,574	5,966,094	11.2%	41,414	41,995,700	5,954,927	14.2%	37,937	8.9%	13.0%	68.5%	2.068	2.068	2.237
	2003	65,308,768	9,642,795	14.8%	44,939	49,986,433	7,716,431	15.4%	40,103	10.7%	13.7%	78.0%	1.979	1.986	2.130
	2004	70,322,196	10,366,608	14.7%	45,394	51,378,375	9,128,611	17.8%	38,977	11.6%	14.5%	79.9%	1.893	1.893	2.029
	2005	72,475,806	12,190,055	16.8%	44,945	50,331,407	10,509,194	20.9%	37,046	12.6%	15.6%	80.7%	1.812	1.812	1.932
	2006	71,814,085	20,061,020	27.9%	43,974	47,404,623	11,969,334	25.2%	34,674	14.9%	16.9%	88.5%	1.734	1.734	1.840
	2007	71,312,346	22,798,533	32.0%	43,105	44,499,199	13,526,378	30.4%	32,459	17.1%	18.3%	93.4%	1.659	1.659	1.753
	2008	70,903,891	22,979,203	32.4%	42,158	41,732,977	15,076,182	36.1%	30,355	18.7%	19.8%	94.5%	1.588	1.588	1.669
	2009	70,019,884	30,286,821	43.3%	41,219	39,031,392	16,559,666	42.4%	28,346	21.0%	21.4%	97.9%	1.519	1.519	1.590
	2010	69,608,270	31,984,837	45.9%	40,415	36,403,550	17,951,378	49.3%	26,429	23.0%	23.0%	99.6%	1.454	1.454	1.514
	2011	69,082,447	36,071,933	52.2%	39,621	33,862,606	19,143,818	56.5%	24,608	25.0%	24.7%	101.3%	1.391	1.391	1.442
	2012	68,542,061	42,370,136	61.8%	38,810	31,442,244	20,096,342	63.9%	22,876	27.4%	26.4%	103.8%	1.331	1.331	1.373
	2013	68,086,294	43,972,206	64.6%	38,056	29,141,036	20,870,265	71.6%	21,226	29.5%	28.0%	105.3%	1.274	1.274	1.308
	2014	67,585,143	44,041,285	65.2%	37,132	26,910,146	21,534,404	80.0%	19,659	31.3%	29.6%	105.8%	1.219	1.219	1.246
	2015	66,727,486	48,445,873	72.6%	36,269	24,728,996	22,122,767	89.5%	18,175	33.2%	31.1%	106.6%	1.167	1.167	1.186
	2016	66,021,684	62,134,635	94.1%	35,385	22,676,108	22,667,284	100.0%	16,771	35.7%	32.7%	109.3%	1.116	1.116	1.130
	2017	65,448,725	72,705,293	111.1%	34,457	20,728,510	23,162,942	111.7%	15,446	38.6%	34.2%	112.9%	1.068	1.068	1.076
	2018	65,177,017	68,818,000	105.6%	33,588	18,889,175	23,601,708	124.9%	14,194	40.9%	35.6%	114.8%	1.022	1.022	1.025
Projected Future Experience (75 Years)	2019	61,120,640	77,404,518	126.6%	32,552	17,056,966	23,947,600	140.4%	13,016	43.5%	37.1%	117.4%	0.978	0.978	0.976
	2020	58,561,713	83,041,782	141.8%	31,476	15,214,093	24,182,057	158.9%	11,908	46.2%	38.5%	120.0%	0.936	0.936	0.929
	2021	55,960,293	88,715,567	158.5%	30,362	13,510,404	24,342,248	180.2%	10,869	48.9%	39.9%	122.7%	0.896	0.896	0.885
	2022	53,320,738	94,452,046	177.1%	29,217	11,940,370	24,426,942	204.6%	9,896	51.7%	41.2%	125.5%	0.857	0.857	0.843
	2023	50,663,949	100,249,379	197.9%	28,049	10,497,823	24,442,384	232.8%	8,988	54.5%	42.5%	128.3%	0.820	0.820	0.803
	2024	48,005,346	106,091,386	221.0%	26,863	9,177,138	24,386,935	265.7%	8,141	57.4%	43.7%	131.2%	0.785	0.785	0.765
	2025	45,357,205	111,951,755	246.9%	25,665	7,973,599	24,246,593	304.1%	7,354	60.3%	44.9%	134.2%	0.751	0.751	0.728
	2026	42,732,123	117,697,894	275.5%	24,458	6,881,733	24,017,357	349.0%	6,624	63.2%	46.1%	137.2%	0.719	0.719	0.694
	2027	40,137,310	123,294,613	307.3%	23,247	5,895,118	23,707,949	402.2%	5,950	66.1%	47.1%	140.3%	0.688	0.688	0.661
	2028	37,579,756	128,695,857	342.6%	22,034	5,007,754	23,321,828	465.7%	5,328	69.1%	48.2%	143.4%	0.658	0.658	0.629
	2029	35,065,677	133,877,469	382.0%	20,825	4,213,849	22,860,263	542.5%	4,756	72.1%	49.1%	146.6%	0.630	0.630	0.599
	2030	32,604,793	138,763,199	425.9%	19,624	3,507,764	22,323,342	636.4%	4,233	75.0%	50.1%	149.8%	0.603	0.603	0.571
	2031	30,206,595	143,207,462	474.6%	18,434	2,883,817	21,712,705	752.9%	3,755	77.9%	50.9%	153.1%	0.577	0.577	0.543
	2032	27,877,376	147,164,462	528.5%	17,260	2,336,393	21,030,383	900.1%	3,320	80.8%	51.7%	156.3%	0.552	0.552	0.518
	2033	25,623,840	150,623,002	588.7%	16,107	1,860,338	20,273,853	1089.8%	2,926	83.7%	52.5%	159.6%	0.528	0.528	0.493
	2034	23,452,687	153,514,977	655.8%	14,979	1,449,969	19,449,378	1341.4%	2,570	86.5%	53.1%	162.8%	0.505	0.505	0.469
	2035	21,373,790	155,626,942	729.7%	13,880	1,099,251	18,569,976	1689.3%	2,249	89.2%	53.8%	166.0%	0.484	0.484	0.447
	2036	19,395,168	156,768,350	810.4%	12,813	802,770	17,642,657	2197.7%	1,962	91.9%	54.3%	169.2%	0.463	0.463	0.426
	2037	17,520,688	156,952,290	898.5%	11,784	556,174	16,662,974	2996.0%	1,706	94.5%	54.8%	172.2%	0.443	0.443	0.406
	2038	15,753,880	156,202,874	994.9%	10,797	354,045	15,643,725	4418.6%	1,477	96.9%	55.3%	175.2%	0.424	0.424	0.386
	2039	14,098,056	154,492,012	1,100.0%	9,853	191,348	14,595,917	7627.9%	1,275	99.2%	55.7%	178.1%	0.406	0.406	0.368
	2040	12,556,519	151,775,260	1,213.9%	8,956	62,942	13,535,275	21504.3%	1,097	101.4%	56.1%	180.9%	0.388	0.388	0.350
	2041	11,130,753	148,061,264	1,336.5%	8,108	0	12,479,528	0.0%	940	103.5%	56.4%	183.5%	0.371	0.371	0.334
	2042	9,819,384	143,458,124	1,468.5%	7,311	0	11,442,800	0.0%	803	105.4%	56.7%	186.0%	0.355	0.355	0.318
	2043	8,620,923	138,062,123	1,610.3%	6,566	0	10,437,462	0.0%	684	107.2%	56.9%	188.3%	0.340	0.340	0.303
	2044	7,532,138	132,057,625	1,763.6%	5,874	0	9,474,064	0.0%	580	108.8%	57.1%	190.5%	0.326	0.326	0.288
	2045	6,549,312	125,618,788	1,930.0%	5,234	0	8,558,849	0.0%	490	110.3%	57.3%	192.5%	0.312	0.312	0.274
	2046	5,667,945	118,910,191	2,111.7%	4,645	0	7,698,064	0.0%	413	111.7%	57.5%	194.3%	0.298	0.298	0.261
	2047	4,882,833	111,986,005	2,309.1%	4,107	0	6,898,638	0.0%	347	112.9%	57.6%	196.0%	0.285	0.285	0.249
	2048	4,187,871	104,931,641	2,523.3%	3,618	0	6,161,290	0.0%	291	114.0%	57.7%	197.5%	0.273	0.273	0.237
	2049	3,576,599	97,812,731	2,754.7%	3,176	0	5,486,923	0.0%	243	115.0%	57.8%	198.9%	0.261	0.261	0.226
	2050	3,042,128	90,726,571	3,004.4%	2,778	0	4,873,476	0.0%	202	115.9%	57.9%	200.1%	0.250	0.250	0.215
	2051	2,577,671	83,792,449	3,275.2%	2,422	0	4,315,268	0.0%	168	116.7%	58.0%	201.3%	0.239	0.239	0.205
	2052	2,176,742	76,924,717	3,560.7%	2,104	0	3,810,627	0.0%	139	117.4%	58.0%	202.2%	0.229	0.229	0.195
	2053	1,832,368	70,155,729	3,857.8%	1,823	0	3,354,848	0.0%	115	118.0%	58.1%	203.1%	0.219	0.219	0.186
	2054	1,537,531	63,605,993	4,168.2%	1,573	0	2,944,309	0.0%	95	118.5%	58.1%	203.9%	0.210	0.210	0.177
	2055	1,286,120	57,342,163	4,492.0%	1,354	0	2,576,914	0.0%	78	118.9%	58.2%	204.5%	0.201	0.201	0.168
	2056	1,072,466	51,496,274	4,837.4%	1,162	0	2,249,975	0.0%	64	119.3%	58.2%	205.1%	0.192	0.192	0.160
	2057	891,912	45,979,123	5,193.0%	993	0	1,959,614	0.0%	52	119.7%	58.2%	205.6%	0.184	0.184	0.153
	2058	739,980	40,785,908	5,551.5%	847	0	1,702,737	0.0%	42	119.9%	58.2%	206.0%	0.176	0.176	0.146
	2059	612,494	35,901,703	5,903.0%	720	0	1,476,625	0.0%	34	120.2%	58.2%	206.4%	0.168	0.168	0.139
	2060	505,659	31,410,109	6,254.6%	609	0	1,277,351	0.0%	28	120.4%	58.3%	206.7%	0.161	0.161	0.132
	2061	416,412	27,290,339	6,597.8%	514	0	1,101,722	0.0%	22	120.6%	58.3%	206.9%	0.154	0.154	0.126
	2062	342,157	23,508,714	6,915.7%	432	0	947,099	0.0%	18	120.7%	58.3%	207.1%	0.148	0.148	0.120
	2063	280,564	20,072,901	7,199.7%	362	0	811,923	0.0%	14	120.8%	58.3%	207.3%	0.141	0.141	0.114
	2064	229,604	16,952,505	7,428.2%	302	0	692,760	0.0%	11	120.9%	58.3%	207.4%	0.135	0.135	0.109
	2065	187,475	14,180,373	7,607.7%	251	0	588,021	0.0%	9	121.0%	58.3%	207.5%	0.129	0.129	0.103
	2066	152,737	11,722,532	7,717.2%	207	0	496,835	0.0%	7	121.0%	58.3%	207.6%	0.124	0.124	0.099
	2067	124,168	9,565,997	7,743.9%	171	0	417,246	0.0%	5	121.1%	58.3%	207.7%	0.118	0.119	0.094
	2068	100,759	7,664,321	7,643.0%	140	0	347,611	0.0%	4	121.1%	58.3%	207.7%	0.113	0.113	0.089
	2069	81,631	5,983,902	7,362.0%	114	0	287,439	0.0%	3	121.1%	58.3%	207.8%	0.109	0.109	0.085
	2070	66,002	4,524,127	6,880.3%	92	0	235,305	0.0%	2	121.2%	58.3%	207.8%	0.104	0.104	0.081
	2071	53,226	3,280,156	6,182.1%	74	0	190,382	0.0%	2	121.2%	58.3%	207.8%	0.099	0.100	0.077
	2072	42,796	2,227,759	5,218.5%	59	0	151,965	0.0%	1	121.2%	58.3%	207.8%	0.095	0.095	0.074
	2073	34,303	1,364,013	3,983.4%	47	0	119,571	0.0%	1	121.2%	58.3%	207.8%	0.091	0.091	0.070
	2074	27,348	734,012	2,686.9%	37	0	92,737	0.0%	1	121.2%	58.3%	207.8%	0.087	0.087	0.067
	2075	21,641	332,619	1,537.8%	29	0	71,056	0.0%	1	121.2%	58.3%	207.8%	0.083	0.083	0.064
	2076	16,970	125,836	741.7%	23	0	53,544	0.0%	0	121.2%	58.3%	207.8%	0.080	0.080	0.060
	2077	13,179	49,285	374.0%	17	0	39,750	0.0%	0	121.2%	58.3%	207.8%	0.076	0.076	0.058
	2078	10,145	21,406	211.0%	13	0	29,063	0.0%	0	121.2%	58.3%	207.8%	0.073	0.073	0.055
	2079 - 2083	23,591	10,044	42.6%	30	0	56,743	0.0%	0	121.2%	58.3%	207.8%	0.066	0.069	0.049
	2084 - 2088	4,835	31	0.7%	6	0	6,764	0.0%	0	121.2%	58.3%	207.8%	0.053	0.054	0.039
	2089 - 2093	711	0	0.0%	1	0	373	0.0%	0	121.2%	58.3%	207.8%	0.043	0.044	0.031

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,237,723,710	591,383,933	47.8%	684,090,907	290,612,819	42.5%
Future	849,441,224	4,749,193,203	559.1%	122,473,659	581,239,613	474.6%
Lifetime	2,087,164,934	5,340,577,136	255.9%	806,564,567	871,852,432	108.1%

	With Interest Accum./Disc. To 12/31/2018		
History	1,904,843,880	779,627,702	40.9%
Future	575,156,712	2,225,586,108	387.0%
Lifetime	2,480,000,592	3,005,143,024	121.2%

New York Life Insurance Company
Actuarial Memorandum in Support of Rates for Form Series ILTC-4300, INH-4300 and Riders

1. Purpose and Scope

The purpose of this memorandum is to demonstrate that the anticipated loss ratio for the above captioned forms meets state minimum requirements and that benefits are reasonable in relation to the premiums charged.

2. Benefit Description

These forms provide Long Term Care benefits which are intended to comply with Internal Revenue Code Section 7702B(b), and therefore to qualify for the clarified tax treatment enacted as a part of the 1996 Health Care Reform legislation.

The main benefits cover expenses for confinement in a nursing home or assisted living facility, up to a selectable daily maximum benefit amount.

Under form series ILTC-4300 benefits are available for Home and Community Based Care expenses (including Home Health Care, Adult Day Care, Informal Care and Durable Medical Equipment) up to a selectable percentage (60%, 80% or 100% in the initial marketing program) of the nursing home daily benefit amount. Under form series INH-4300 no home health care benefits can be selected, but they can be added by rider after purchase (with underwriting.) Rates are filed for home health care percentages from 50% to 100% to allow for possible future use of more or different selections.

Ancillary benefits for Bed Hold, Informal Caregiver Training, Respite Care, Hospice Care, Waiver of Premium and Alternate Plan of Care are also included.

Several policy lifetime maximum benefits can be selected, equal to usage of selected nursing home daily maximum benefit amount for three years or five years. Unlimited benefits are also available. Rates are also filed for two and four year limits for possible later use. The policy lifetime maximum applies on an integrated basis to all categories of policy benefits.

Elimination periods of 20, 90, 180 are available. Rates for a 365 day elimination period are filed for possible counter offers to substandard cases or possible later introduction.

Optional riders are available as follows:

Two riders providing inflation protection are available. One provides for 5% annual compounded increases in daily maxima and policy lifetime maximums on a level

premium funded basis. If the level premium funded inflation protection rider is not selected, the second inflation protection rider which provides for an option to purchase 5% annual increases in daily and policy maxima (at attained age rates) is automatically included. (Refusal of four options eliminates the availability of future options.)

A non-forfeiture rider providing benefits according to the NAIC model regulation (in effect in December, 1996) is available.

Also filed is a rider providing that the policy can become paid up upon the death of the insured's spouse, if the spouse had identical coverage with New York Life and both the insured's and the spouses coverage were in effect for at least 10 years. (Tax qualification of this rider was uncertain at the time of filing. New York Life will only make this rider available if upcoming treasury regulations or further research by the New York Life legal staff concludes that this rider would non invalidate the tax qualification of the contract.)

3. Renewability

The forms are guaranteed renewable.

4. Applicability

These are new forms and the rates apply to new issues.

5. Morbidity

For nursing home and assisted living facilities, morbidity is based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over.

Selection factors were applied to the ultimate assumed claim costs as follows:

Year	Issue ages 0-74	Issue Ages 75+
1	.45	.50
2	.50	.60
3	.55	.70
4	.60	.85
5	.65	1.00
6	.70	1.00
7	.75	1.00
8	.85	1.00
9	.95	1.00
10 +	1.00	1.00

The unlimited plan incorporated an additional load of approximately 6% and the 20 day ep plans had an additional load of 20% to account for additional anti-selection expected from purchasers of these benefit plans.

6. Mortality

Mortality is blended 83 GAM with the following selection factors:

Year	Ratio to Aggregate Mortality Rate
1	.50
2	.60
3	.75
4	.90
5	1.00
6	1.00
7	1.05
8	1.05
9	1.10
10 +	1.10

7. Persistency

Year	Voluntary Lapse Rate
1	.10
2	.08
3	.06
4+	.05

8. Expenses

Assumed expenses are as follows:

Commissions:

Issue Ages	First Year	Years 2-9	Years 10+
0-59	50%	5%	1%
60-74	45%	5%	1%
75+	40%	5%	1%

Administrative Expenses:

Year	Per Policy	Percent of Premium
1	325	43%
2+	25	3%

Per Policy expenses inflated at 5% per year.

Claims administration - 5% of claims.

Premium tax - 2.5% of premium.

9. Marketing Method

These forms are designed to be marketed by career New York Life agents and independent brokers.

10. Underwriting

Full underwriting is done, using a variety of tools including face to face assessments at some ages and reviews of medical records.

Based on the applicant's medical history, an underwriting class (from 1 to 4) is assigned. Class 1 is a super-select class, class 2 a standard class and classes 3 and 4 are substandard.

We anticipated roughly 2/3 of the business will be written at the class 2 rate, with most of the rest written at class 1 and only a small minority of cases in the substandard classes 3 and 4.

Class 1 receives a 12 % discount from the class 2 rate, where classes 3 and 4 are rated up over class 2 by 35% and 65% respectively.

11. Premium Classes

For a given set of benefits, premiums vary by the issue age of the insured, the underwriting classification, and the applicability of the spouse discount and multi-life discounts.

A spouse discount of 10% is available if the insured and spouse are both covered under New York Life contracts.

A multi-life discount program is also available for marketing this product on other than a one to one basis. For multi-life cases, the spouse discount is 7.5% and the following discounts apply based on the expected number of covered lives:

Expected Covered Lives	Discount
15-25	5%
26-100	7%
100+	10%

12. Issue Age Range

The issue ages are from 18 to 85.

13. Area Factors

None

14. Average Annual Premium

The estimated average annual premium is $1,600.

15. Premium Modalization Rules:

Mode	Factor
Semi-annual	.51
Quarterly	.26
Monthly	.09
Checkomatic	.09

16. Claim reserves

Claim reserves will be established based on the estimated claim runout pattern, discounted at 5%.

17. Active Life Reserves

Active Life Reserves will be established using the ultimate pricing morbidity assumptions, 5% interest, one year preliminary term and mortality at 83 GAM plus 2.5% (not to exceed 80 CSO.)

18. Trend Assumptions

No trend was assumed.

19. Minimum Required Loss Ratio

The minimum required loss ratio is 60%.

20. Anticipated Loss Ratio

The anticipated loss ratio (defined as the discounted value at 5% of paid claims to collected premiums) is 60%.

See attached financial projections in Appendix I.

Certification

To the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws in the state of filing and complies with Actuarial Standard of Practice No. 8. "Regulatory Filings for Rates and Financial Projections for Health Plans" as adopted by the Actuarial Standards Board.

The anticipated loss ratio meets the minimum requirements of the state of filing and benefits are reasonable in relation to the premiums charged.

Dennis O'Brien, FSA, MAAA
Corporate Vice President and Actuary
March 12, 1997

To: Greg Smith, Virginia Department of Insurance

From: Sheryl Babcock

Date: January 16, 2020

Re: New York Life – Response to your questions on our Long-Term Care filing

The purpose of this letter is to respond to your questions on our recent LTC filing.

Objection 1 Comments:
Given the extent of the requested increase, please explain rationale for delaying the request to increase since 2012.

The increase sought is the result of the emerging NYL and Industry experience since 2012 with the most recent industry updates. This includes the 2017 Milliman claim cost guidelines which were published in 2018. It took several years for the adverse experience on NYL claimants to emerge and be credible.

Objection 2 Comments:
We note the statement that the company has reduced the increase on attained ages of 69-73 and forgoes increases for certain insureds age 74 and above. The Act Memo further states the company is absorbing this cost and other ages are not subsidizing. Please demonstrate actuarily how this is being accomplished.

Attached are revised Exhibit I-a and I-b and Exhibit and II reflecting an 80% rate increase on all policyholders. The results of these projections demonstrate that the company is absorbing the cost of the rate increase at the older attained ages, and the other ages are not subsidizing the rate increase.

Objection3 Comments:
Policyholder Notification Letter Package
All forms and documents to be included in the policy holder mailing should be submitted for review. Ex: FAQ's, Change form (if previously approved), etc. should be located under the Supporting Documents tab.

Attached are all forms that will be included in the policyholder mailing. These forms have been revised since the initial submission.

Objection 4 Comments: Page 1, Product:
For clarity, please specify what is meant by "et al" after the policy form number. For example, if the requested increases include associated riders, those form numbers must be included in the Rate/Rule Schedule, The Actuarial Memo, and Rate Request Summary.

Yes, the et al is to reference rider form numbers that are attached to the policy forms. Attached is a revised Actuarial Memorandum listing the riders. The Rate/ Rule schedule and the rate request summary have also been updated.

Objection 5 Comments:
After a cursory review, in general, we note that the Policyholder Notification Letter (letter) is not in compliance with Virginia requirements. In particular, please revise the letter for conformity with Chapters 75 and 100 of the Virginia Administrative Code.

Pursuant to 14 VAC 5-100-50 1, the letter should be identified by a unique form number.
Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name should appear prominently on the form.
Please provide us with the certification of compliance required by 14 VAC 5-100-40 3.
Please provide us with the certification of readability required by 14 VAC 5-110-60.
The letter contains variable language. Please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.
Please revise the letter for compliance with 14 VAC 5-200-75.
Note: At a later date as review nears completion, a John Doe letter may be requested.

Attached is the revised policyholder letter. Also attached is a certification of compliance and a certification of readability. A statement of variability is also included.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
January 16,2020

Documentation

Authored by: Amy Pahl, FSA, MAAA

Created by: Joe Carlstrom

Date: January 14, 2020

Purpose: This workbook was created in tandem with the e-mail dated January 14, 2020. It provides nationwide actual and projected experience for generation 4.0 policy forms and an alternate 58/85 Test reflecting an 80% rate increase for all attained ages, as requested by the Bureau.

Security: No security has been placed on this workbook.

User Inputs: This entire workbook is provided as values; there are no formulas in this workbook. There are not intended to be any user inputs in this workbook. Values in a cell will only change if the user of this workbook manually changes that cell. There is no intention for any of the values in this workbook to be altered.

Outputs: This workbook is not designed to produce any outputs.

Limitations & Qualifications: Milliman's work is prepared solely for the internal business use of the management of New York Life. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party. To the extent that Milliman’s work is not subject to disclosure under applicable public record laws, New York Life agrees that they shall not disclose Milliman’s work product to third parties without Milliman’s prior written consent. In the event such consent is provided, the work product must be provided in its entirety.

Milliman's work is being delivered to the Bureau in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by New York Life. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am an Actuary for Milliman. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Exhibit I-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Rate Increase
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Current Interest 4.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.478
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.586
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.645
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.668
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.757
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.870
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.898
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.914
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	18.0%	17.9%	1.006
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.7%	19.4%	1.065
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.7%	21.0%	1.081
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.5%	22.6%	1.124
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.9%	24.4%	1.146
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.5%	26.1%	1.168
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.3%	27.8%	1.199
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.9%	29.5%	1.218
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	38.1%	31.1%	1.226
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	40.5%	32.7%	1.237
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	43.5%	34.3%	1.268
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.7%	35.8%	1.304
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	49.2%	37.3%	1.318
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	52.1%	38.8%	1.343
	2020	61,382,340	85,862,410	139.9%	31,476	17,034,247	26,002,212	152.6%	11,908	55.1%	40.2%	1.369
	2021	58,817,119	91,572,393	155.7%	30,362	15,342,616	26,174,460	170.6%	10,869	58.1%	41.6%	1.397
	2022	56,209,338	97,340,646	173.2%	29,217	13,778,957	26,265,529	190.6%	9,896	61.2%	43.0%	1.425
	2023	53,575,922	103,161,353	192.6%	28,049	12,337,572	26,282,134	213.0%	8,988	64.4%	44.3%	1.455
	2024	50,933,304	109,019,344	214.0%	26,863	11,012,714	26,222,510	238.1%	8,141	67.7%	45.5%	1.487
	2025	48,293,419	114,887,969	237.9%	25,665	9,798,612	26,071,606	266.1%	7,354	71.0%	46.7%	1.519
	2026	45,665,372	120,631,143	264.2%	24,458	8,689,491	25,825,115	297.2%	6,624	74.3%	47.9%	1.552
	2027	43,056,520	126,213,823	293.1%	23,247	7,679,587	25,492,419	332.0%	5,950	77.7%	49.0%	1.587
	2028	40,473,267	131,589,368	325.1%	22,034	6,763,160	25,077,235	370.8%	5,328	81.1%	50.0%	1.622
	2029	37,921,957	136,733,750	360.6%	20,825	5,934,514	24,580,928	414.2%	4,756	84.5%	51.0%	1.658
	2030	35,409,512	141,567,918	399.8%	19,624	5,188,015	24,003,594	462.7%	4,233	87.9%	51.9%	1.695
	2031	32,942,913	145,943,780	443.0%	18,434	4,518,106	23,346,994	516.7%	3,755	91.4%	52.7%	1.732
	2032	30,529,941	149,817,027	490.7%	17,260	3,919,325	22,613,315	577.0%	3,320	94.8%	53.5%	1.770
	2033	28,179,297	153,178,459	543.6%	16,107	3,386,327	21,799,842	643.8%	2,926	98.1%	54.3%	1.808
	2034	25,899,015	155,961,305	602.2%	14,979	2,913,901	20,913,309	717.7%	2,570	101.4%	54.9%	1.846
	2035	23,696,994	157,950,146	666.5%	13,880	2,496,992	19,967,716	799.7%	2,249	104.7%	55.6%	1.884
	2036	21,581,235	158,954,417	736.5%	12,813	2,130,712	18,970,599	890.3%	1,962	107.9%	56.1%	1.922
	2037	19,559,926	158,991,528	812.8%	11,784	1,810,377	17,917,176	989.7%	1,706	110.9%	56.6%	1.959
	2038	17,640,462	158,089,457	896.2%	10,797	1,531,530	16,821,210	1,098.3%	1,477	113.9%	57.1%	1.995
	2039	15,829,038	156,222,994	986.9%	9,853	1,289,965	15,694,534	1,216.7%	1,275	116.7%	57.5%	2.030
	2040	14,130,665	153,349,407	1,085.2%	8,956	1,081,726	14,554,060	1,345.4%	1,097	119.4%	57.9%	2.063
	2041	12,549,028	149,479,539	1,191.2%	8,108	903,111	13,418,848	1,485.8%	940	121.9%	58.2%	2.095
	2042	11,086,314	144,725,054	1,305.4%	7,311	750,682	12,304,086	1,639.1%	803	124.3%	58.5%	2.126
	2043	9,743,205	139,184,405	1,428.5%	6,566	621,276	11,223,077	1,806.5%	684	126.5%	58.7%	2.154
	2044	8,518,605	133,044,091	1,561.8%	5,874	511,998	10,187,166	1,989.7%	580	128.5%	58.9%	2.181
	2045	7,410,087	126,479,562	1,706.9%	5,234	420,211	9,203,063	2,190.1%	490	130.4%	59.1%	2.206
	2046	6,414,047	119,656,293	1,865.5%	4,645	343,528	8,277,489	2,409.6%	413	132.1%	59.3%	2.229
	2047	5,525,408	112,628,580	2,038.4%	4,107	279,799	7,417,890	2,651.1%	347	133.6%	59.4%	2.250
	2048	4,737,944	105,481,714	2,226.3%	3,618	227,107	6,625,043	2,917.1%	291	135.0%	59.5%	2.269
	2049	4,044,726	98,280,858	2,429.9%	3,176	183,755	5,899,917	3,210.8%	243	136.3%	59.6%	2.287
	2050	3,438,442	91,122,886	2,650.1%	2,778	148,253	5,240,297	3,534.7%	202	137.4%	59.7%	2.303
	2051	2,911,530	84,126,308	2,889.4%	2,422	119,304	4,640,073	3,889.3%	168	138.4%	59.8%	2.317
	2052	2,456,241	77,204,216	3,143.2%	2,104	95,789	4,097,449	4,277.6%	139	139.3%	59.8%	2.329
	2053	2,064,865	70,388,226	3,408.9%	1,823	76,752	3,607,364	4,700.0%	115	140.1%	59.9%	2.341
	2054	1,730,031	63,798,493	3,687.7%	1,573	61,386	3,165,924	5,157.4%	95	140.8%	59.9%	2.350
	2055	1,444,849	57,500,892	3,979.7%	1,354	49,013	2,770,876	5,653.3%	78	141.4%	59.9%	2.359
	2056	1,203,051	51,626,859	4,291.3%	1,162	39,071	2,419,328	6,192.2%	64	141.9%	60.0%	2.366
	2057	998,853	46,086,064	4,613.9%	993	31,095	2,107,112	6,776.4%	52	142.4%	60.0%	2.373
	2058	827,051	40,872,979	4,942.0%	847	24,706	1,830,900	7,410.7%	42	142.7%	60.0%	2.378
	2059	682,984	35,972,193	5,266.9%	720	19,596	1,587,768	8,102.6%	34	143.1%	60.0%	2.383
	2060	562,507	31,466,958	5,594.1%	609	15,513	1,373,496	8,853.7%	28	143.3%	60.0%	2.387
	2061	462,088	27,336,015	5,915.8%	514	12,256	1,184,648	9,666.0%	22	143.6%	60.1%	2.390
	2062	378,639	23,545,196	6,218.4%	432	9,660	1,018,386	10,541.9%	18	143.7%	60.1%	2.393
	2063	309,486	20,101,824	6,495.2%	362	7,595	873,035	11,494.9%	14	143.9%	60.1%	2.395
	2064	252,342	16,975,244	6,727.1%	302	5,954	744,903	12,511.0%	11	144.0%	60.1%	2.397
	2065	205,226	14,198,124	6,918.3%	251	4,652	632,281	13,590.8%	9	144.1%	60.1%	2.399
	2066	166,469	11,736,265	7,050.1%	207	3,622	534,232	14,751.1%	7	144.2%	60.1%	2.400
	2067	134,671	9,576,500	7,111.0%	171	2,807	448,651	15,981.8%	5	144.3%	60.1%	2.401
	2068	108,649	7,672,211	7,061.5%	140	2,165	373,775	17,261.7%	4	144.3%	60.1%	2.402
	2069	87,397	5,989,669	6,853.4%	114	1,661	309,074	18,610.1%	3	144.4%	60.1%	2.402
	2070	70,077	4,528,202	6,461.7%	92	1,266	253,016	19,992.1%	2	144.4%	60.1%	2.403
	2071	55,991	3,282,921	5,863.3%	74	957	204,712	21,383.8%	2	144.4%	60.1%	2.403
	2072	44,559	2,229,522	5,003.5%	59	718	163,403	22,754.4%	1	144.4%	60.1%	2.403
	2073	35,310	1,365,020	3,865.8%	47	534	128,570	24,093.4%	1	144.4%	60.1%	2.403
	2074	27,851	734,515	2,637.3%	37	392	99,717	25,413.0%	1	144.4%	60.1%	2.403
	2075	21,849	332,827	1,523.3%	29	285	76,404	26,793.0%	1	144.4%	60.1%	2.403
	2076	17,039	125,906	738.9%	23	205	57,574	28,145.6%	0	144.4%	60.1%	2.403
	2077	13,202	49,308	373.5%	17	145	42,742	29,550.2%	0	144.4%	60.1%	2.403
	2078	10,153	21,414	210.9%	13	101	31,250	31,042.1%	0	144.4%	60.1%	2.403
	2079 - 2083	23,595	10,048	42.6%	30	177	61,014	34,442.9%	0	144.4%	60.1%	2.403
	2084 - 2088	4,835	31	0.7%	6	16	7,273	44,128.3%	0	144.4%	60.1%	2.403
	2089 - 2093	711	0	0.0%	1	1	401	60,119.5%	0	144.4%	60.1%	2.403

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	916,398,261	4,816,150,241	525.6%	162,475,037	624,988,831	384.7%
Lifetime	2,003,072,609	5,426,461,123	270.9%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,587,184,645	780,968,070	49.2%
Future	639,885,014	2,435,370,514	380.6%
Lifetime	2,227,069,659	3,216,338,585	144.4%

Exhibit I-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After 80% Rate Increase
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Current Interest 4.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.478
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.586
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.645
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.668
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.757
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.870
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.898
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.914
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	18.0%	17.9%	1.006
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.7%	19.4%	1.065
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.7%	21.0%	1.081
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.5%	22.6%	1.124
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.9%	24.4%	1.146
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.5%	26.1%	1.168
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.3%	27.8%	1.199
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.9%	29.5%	1.218
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	38.1%	31.1%	1.226
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	40.5%	32.7%	1.237
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	43.5%	34.3%	1.268
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.7%	35.8%	1.304
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	49.2%	37.3%	1.318
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	52.1%	38.8%	1.343
	2020	80,320,480	84,860,757	105.7%	30,720	17,034,247	26,002,212	152.6%	11,908	54.5%	40.2%	1.354
	2021	99,610,038	89,253,049	89.6%	29,633	15,342,616	26,174,460	170.6%	10,869	56.2%	41.6%	1.351
	2022	95,193,618	94,763,235	99.5%	28,516	13,778,957	26,265,529	190.6%	9,896	58.1%	43.0%	1.352
	2023	90,733,782	100,317,128	110.6%	27,376	12,337,572	26,282,134	213.0%	8,988	60.1%	44.3%	1.358
	2024	86,258,362	105,901,096	122.8%	26,219	11,012,714	26,222,510	238.1%	8,141	62.2%	45.5%	1.368
	2025	81,787,572	111,489,535	136.3%	25,049	9,798,612	26,071,606	266.1%	7,354	64.5%	46.7%	1.380
	2026	77,336,829	116,950,397	151.2%	23,871	8,689,491	25,825,115	297.2%	6,624	66.8%	47.9%	1.395
	2027	72,918,593	122,250,479	167.7%	22,689	7,679,587	25,492,419	332.0%	5,950	69.2%	49.0%	1.413
	2028	68,543,712	127,344,981	185.8%	21,506	6,763,160	25,077,235	370.8%	5,328	71.6%	50.0%	1.432
	2029	64,222,928	132,211,131	205.9%	20,326	5,934,514	24,580,928	414.2%	4,756	74.1%	51.0%	1.453
	2030	59,967,964	136,771,528	228.1%	19,153	5,188,015	24,003,594	462.7%	4,233	76.6%	51.9%	1.476
	2031	55,790,642	140,883,365	252.5%	17,992	4,518,106	23,346,994	516.7%	3,755	79.1%	52.7%	1.500
	2032	51,704,141	144,505,604	279.5%	16,846	3,919,325	22,613,315	577.0%	3,320	81.6%	53.5%	1.525
	2033	47,723,195	147,630,960	309.3%	15,721	3,386,327	21,799,842	643.8%	2,926	84.2%	54.3%	1.551
	2034	43,861,412	150,196,855	342.4%	14,620	2,913,901	20,913,309	717.7%	2,570	86.7%	54.9%	1.577
	2035	40,132,167	151,996,648	378.7%	13,546	2,496,992	19,967,716	799.7%	2,249	89.1%	55.6%	1.604
	2036	36,549,013	152,848,968	418.2%	12,506	2,130,712	18,970,599	890.3%	1,962	91.6%	56.1%	1.631
	2037	33,125,815	152,773,673	461.2%	11,502	1,810,377	17,917,176	989.7%	1,706	93.9%	56.6%	1.658
	2038	29,875,097	151,800,318	508.1%	10,538	1,531,530	16,821,210	1,098.3%	1,477	96.2%	57.1%	1.685
	2039	26,807,350	149,907,124	559.2%	9,617	1,289,965	15,694,534	1,216.7%	1,275	98.4%	57.5%	1.711
	2040	23,931,061	147,054,644	614.5%	8,741	1,081,726	14,554,060	1,345.4%	1,097	100.5%	57.9%	1.736
	2041	21,252,471	143,254,847	674.1%	7,914	903,111	13,418,848	1,485.8%	940	102.4%	58.2%	1.760
	2042	18,775,285	138,616,767	738.3%	7,136	750,682	12,304,086	1,639.1%	803	104.3%	58.5%	1.783
	2043	16,500,656	133,235,817	807.5%	6,409	621,276	11,223,077	1,806.5%	684	106.0%	58.7%	1.805
	2044	14,426,727	127,291,105	882.3%	5,733	511,998	10,187,166	1,989.7%	580	107.6%	58.9%	1.826
	2045	12,549,391	120,950,559	963.8%	5,108	420,211	9,203,063	2,190.1%	490	109.1%	59.1%	1.845
	2046	10,862,542	114,372,275	1,052.9%	4,534	343,528	8,277,489	2,409.6%	413	110.4%	59.3%	1.863
	2047	9,357,583	107,608,059	1,150.0%	4,009	279,799	7,417,890	2,651.1%	347	111.6%	59.4%	1.880
	2048	8,023,969	100,739,002	1,255.5%	3,531	227,107	6,625,043	2,917.1%	291	112.7%	59.5%	1.895
	2049	6,849,968	93,826,780	1,369.7%	3,100	183,755	5,899,917	3,210.8%	243	113.7%	59.6%	1.908
	2050	5,823,192	86,963,243	1,493.4%	2,711	148,253	5,240,297	3,534.7%	202	114.6%	59.7%	1.921
	2051	4,930,836	80,260,524	1,627.7%	2,364	119,304	4,640,073	3,889.3%	168	115.5%	59.8%	1.932
	2052	4,159,780	73,635,023	1,770.2%	2,054	95,789	4,097,449	4,277.6%	139	116.2%	59.8%	1.942
	2053	3,496,963	67,116,247	1,919.3%	1,779	76,752	3,607,364	4,700.0%	115	116.8%	59.9%	1.951
	2054	2,929,903	60,818,191	2,075.8%	1,536	61,386	3,165,924	5,157.4%	95	117.3%	59.9%	1.959
	2055	2,446,931	54,802,887	2,239.7%	1,322	49,013	2,770,876	5,653.3%	78	117.8%	59.9%	1.965
	2056	2,037,434	49,194,849	2,414.5%	1,134	39,071	2,419,328	6,192.2%	64	118.2%	60.0%	1.971
	2057	1,691,612	43,907,291	2,595.6%	970	31,095	2,107,112	6,776.4%	52	118.6%	60.0%	1.977
	2058	1,400,657	38,934,380	2,779.7%	827	24,706	1,830,900	7,410.7%	42	118.9%	60.0%	1.981
	2059	1,156,671	34,261,075	2,962.0%	702	19,596	1,587,768	8,102.6%	34	119.1%	60.0%	1.985
	2060	952,637	29,966,252	3,145.6%	595	15,513	1,373,496	8,853.7%	28	119.4%	60.0%	1.988
	2061	782,571	26,029,321	3,326.1%	502	12,256	1,184,648	9,666.0%	22	119.5%	60.1%	1.991
	2062	641,246	22,417,396	3,495.9%	422	9,660	1,018,386	10,541.9%	18	119.7%	60.1%	1.993
	2063	524,132	19,137,160	3,651.2%	353	7,595	873,035	11,494.9%	14	119.8%	60.1%	1.995
	2064	427,355	16,159,258	3,781.2%	295	5,954	744,903	12,511.0%	11	119.9%	60.1%	1.996
	2065	347,562	13,514,608	3,888.4%	245	4,652	632,281	13,590.8%	9	120.0%	60.1%	1.997
	2066	281,925	11,170,505	3,962.2%	202	3,622	534,232	14,751.1%	7	120.1%	60.1%	1.998
	2067	228,073	9,114,287	3,996.2%	166	2,807	448,651	15,981.8%	5	120.1%	60.1%	1.999
	2068	184,003	7,301,485	3,968.1%	136	2,165	373,775	17,261.7%	4	120.2%	60.1%	2.000
	2069	148,012	5,699,926	3,851.0%	111	1,661	309,074	18,610.1%	3	120.2%	60.1%	2.000
	2070	118,680	4,308,926	3,630.7%	90	1,266	253,016	19,992.1%	2	120.2%	60.1%	2.000
	2071	94,824	3,123,794	3,294.3%	72	957	204,712	21,383.8%	2	120.2%	60.1%	2.000
	2072	75,463	2,121,361	2,811.1%	58	718	163,403	22,754.4%	1	120.2%	60.1%	2.001
	2073	59,799	1,298,741	2,171.8%	46	534	128,570	24,093.4%	1	120.2%	60.1%	2.001
	2074	47,167	698,819	1,481.6%	36	392	99,717	25,413.0%	1	120.2%	60.1%	2.001
	2075	37,003	316,636	855.7%	28	285	76,404	26,793.0%	1	120.2%	60.1%	2.001
	2076	28,857	119,773	415.1%	22	205	57,574	28,145.6%	0	120.2%	60.1%	2.001
	2077	22,359	46,903	209.8%	17	145	42,742	29,550.2%	0	120.2%	60.1%	2.001
	2078	17,196	20,368	118.5%	13	101	31,250	31,042.1%	0	120.2%	60.1%	2.001
	2079 - 2083	39,960	9,557	23.9%	29	177	61,014	34,442.9%	0	120.2%	60.1%	2.001
	2084 - 2088	8,189	30	0.4%	6	16	7,273	44,128.3%	0	120.2%	60.1%	2.001
	2089 - 2093	1,203	0	0.0%	1	1	401	60,119.5%	0	120.2%	60.1%	2.001

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	1,484,025,355	4,634,250,172	312.3%	162,475,037	624,988,831	384.7%
Lifetime	2,570,699,703	5,244,561,054	204.0%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,587,184,645	780,968,070	49.2%
Future	1,017,945,707	2,351,418,123	231.0%
Lifetime	2,605,130,353	3,132,386,194	120.2%

Exhibit II
New York Life Insurance Company
Demonstration that the Requested Rate Increase Passes the 60%/85% Loss Ratio Minimum
Nationwide Experience with Prior Approved Increases
Generation 4.0 Policy Forms

1	Accumulated value of initial earned premium	1,644,475,663	x	60%	=	987,395,149
2a	Accumulated value of earned premium	1,667,762,828				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	23,287,165	x	85%	=	19,794,091
3	Present value of future projected initial earned premium	482,916,779	x	60%	=	289,958,493
4a	Present value of future projected premium	977,467,298				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	494,550,519	x	85%	=	420,367,941
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**1,717,515,673**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					847,088,478
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,298,485,013
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**3,145,573,491**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.
The historical and projected incurred claims (items 6a and 6b) were increased by 5% to reflect assumptions with moderately adverse experience.

Benefit Reduction Option Worksheet

Policyowner Name: [XXX]

Insured Name: [XXX]

Policy Number: [XXX]

Premium Before Increase: [XXX]

LTC Premium Change Customer Care Team

[1-800-890-7798]
[(M-F 8am – 6pm Central)]

New York Life Insurance Company
Long-Term Care Insurance
[PO Box 64670
St. Paul MN 55164-0670]

www.newyorklife.com

For information on the cost of long-term care in your area, visit [**newyorklife.com/ltccosts].**

Your Coverage Options	**1: Keep current coverage**	**2: Reduce your benefits to reduce the impact of the premium increase**	
	If you choose to maintain your current coverage level at the increased premium, **no action is required.** Your next bill will reflect the new premium.	We are offering personalized benefit reduction option(s) if you do not want to pay the new rate for your existing coverage as of your policy anniversary. The option(s) below is/are the most commonly selected and are designed to help keep your premium at or close to the same level as your current premium. **There may be other benefit reduction options available to you other than the options below.** You can customize your benefit reduction options by meeting with your New York Life agent or speaking with one of our Customer Service Team members.	
	Current coverage with increase	**Alternative A**	**Alternative B**
Nursing Home Maximum Daily Benefit	$[X]	**$[X]**	$[X]
Benefit Period	[X] years	[X] years	**[X] years**
[Modal] Premium	**$[X]**	**$[X]**	**$[X]**

If you would like to exercise an option outlined above, **please complete the form on the next page** and return it in the enclosed pre-paid envelope by [Month DD, YYYY]. Benefit reduction requests received before your policy anniversary (and resulting premium change) will be effective on your next policy anniversary. [If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]

If you would like to discuss alternative options, please contact your agent or our LTC Premium Change Customer Care Team at [1-800-890-7798].

If you choose to accept the new rate and maintain your existing coverage, **no action is required.**

Please retain this worksheet for your records.

Benefit Reduction Request Form

Policyowner Name: [XXX]

Insured Name: [XXX]

Policy Number: [XXX]

Premium Before Increase: [XXX]

LTC Premium Change Customer Care Team

[1-800-890-7798]
[(M-F 8am – 6pm Central)]

New York Life Insurance Company
Long-Term Care Insurance
[PO Box 64670
St. Paul MN 55164-0670]

www.newyorklife.com

If you would like to make changes to your policy benefits, please complete, sign and return this form by [Month XX, YYYY]

If you would like to discuss alternative benefit reduction options other than the options outlined in this form, please contact your agent or our LTC Premium Change Customer Care Team at [1-800-890-7798].

If you do not want to make any changes to your policy, **no action is required,** and your new premium will take effect on **[Month XX, YYYY].**

Benefit Reduction Option - please check **only one** (if more than one is listed)

☐	**Alternative A:** Reduce the Nursing Home Maximum Daily Benefit to [XXXX]
☐	**Alternative B:** Reduce the Benefit Period to [XXXX]

I acknowledge that the policy benefits and/or premium will change as a result of the option I selected.

By signing below, I understand that the change I select will be effective on my next policy anniversary, provided this form is received by New York Life Insurance Company no more than 60 days following the new premium effective date noted in the upper right of this form. If the form is received by New York Life more than 60 days after the new premium effective date noted above, I understand the change will be effective when the next monthly premium is due.

POLICYOWNER NAME (PRINTED)	**POLICYOWNER SIGNATURE**	**DATE**

Please return this form by mail, fax, or email.	**Mail:**	**Fax:**	**Email:**
	New York Life Insurance Company Long-Term Care Insurance [PO Box 64670 St. Paul MN 55164-0670]	**[1-866-294-7031]**	**[NYLPolicyAdmin@ltcg.com]**

New York Life Insurance Company
Long-Term Care Insurance
[PO Box 64670
St. Paul MN 55164-0670]

[Month DD, YYYY]

[Your Agent:]

[Agent Name]
[Agent Phone Number]

Call us at [1-800-890-7798]
Monday - Friday, [9am-7pm Eastern]
We'll find the best way to help.
Visit us at
www.newyorklife.com

[DESIGNEE NAME]
[DESIGNEE ADDRESS LINE 1
DESIGNEE ADDRESS LINE 2
DESIGNEE CITY STATE ZIP CODE]
[INSURED FIRST NAME MIDDLE NAME LAST NAME]
[INSURED ADDRESS LINE 1
INSURED ADDRESS LINE 2
INSURED CITY STATE ZIP CODE]

Policy Number: [**Policy Number]**
Insured: [**Insured First Name Middle Name Last Name]**

Dear valued policyowner,

[Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. Our records indicate that you are currently on claim. We appreciate the opportunity to help fulfill your long-term care needs.

New York Life is in the process of increasing its inforce long-term care insurance premium rates. As your premiums are currently waived while on claim, you will not be responsible for paying the new premium at this time. If you were to come off claim, you would receive a letter at that time, providing you with additional information about how the premium increase applies to your policy. Please note there is no time limit on when you can request a decrease in benefits going forward.]

[Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. On your next policy anniversary, [anniversary date], your long-term care insurance premium is scheduled to increase [PERCENTAGE INCREASE] to $[premium per mode] [mode].The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.]

For more than 30 years, New York Life Insurance Company has remained committed to helping protect our policyowners and their families from the financial burden of a long-term care event. Our goal is to ensure that long-term care insurance benefits will be there for our policyowners when they need them most – at the time of claim.

To uphold this important responsibility, we routinely monitor the performance of our long-term care insurance policies. Based on this analysis, we are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To

meet the higher than expected costs of these claims, we applied for a premium rate increase in Virginia, the issuing state for your policy.

The rate increase request was reviewed by the Commonwealth of Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate increase filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's website at *www.scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx*.

[Your premium was previously increased as the result of a prior rate change. This rate change is a separate increase and not related to any prior increases.] [While future rates are not guaranteed,] [p][P]lease note that no insured is being singled out for this increase based on their age or health].

[We understand the impact this premium change may have on our policyowners. To help provide greater certainty in the future, **we have elected to provide you with a Lifetime Premium Rate Guarantee. That means we can never again increase premiums on this policy** once this increase is fully implemented (excluding any increases related to policy changes you make on your own, such as accepting inflation offers and/or increasing benefits, and excluding changes to the law). We believe that we are the first long-term care insurance carrier to offer a lifetime rate guarantee of this type. We will send you a Guaranteed Renewable and Non-Cancellable Endorsement after the full increase has been implemented.]

Below is a summary of your benefit levels as of your next policy anniversary and the new increased premium for those benefits. [In light of the premium increase, we are offering you two options:]

[1.] Maintain your current benefit levels at the increased premium rate:

- Annual Premium as of your next anniversary $[annual premium]
- Policy Lifetime Maximum as of your next anniversary $[policy max]
- Nursing Home Daily Maximum Benefit as of your next anniversary $[NHDMB]
- Benefit Period [# of years or unlimited]
- [Inflation Protection [inflation type]]

If applicable, the benefit levels shown reflect increases that will take effect on your next policy anniversary due to level-funded automatic inflation increases (for example increases due to simple, compound, or CPI-U Automatic inflation options). Policies which include Automatic CPI-U inflation with a policy anniversary that falls in January or February may not show inflated benefit and premium levels until the CPI rate is declared. Policyowners with any type of benefit increase offer inflation will receive a separate letter for this year's offer election. If elected, the premium due and benefit amount will change on your policy anniversary.

[2.] [On the enclosed *Benefit Reduction Option Worksheet*, we've included an offer which would modify your coverage by reducing your daily maximum benefit, benefit period or cancelling any riders that may have been purchased ,so that your premium remains almost the same after the increase. If you want to exercise this option/alternative, please check the appropriate box on the *Benefit Reduction Request Form* (only select one option if two are offered) and return it in the enclosed pre-paid envelope by the date indicated. Benefit reduction requests received before your policy anniversary (and the resulting premium change) will be effective on your next policy anniversary. [If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]]

[2.] [If you do not want to pay the new premium to maintain your existing coverage, you may be able to reduce your benefits to help keep your premium at, or close to the same level as your current premium by reducing your daily maximum benefit, benefit period or cancelling any

riders that may have been purchased . If you would like to discuss available benefit reduction options, please contact your agent or our LTC Premium Change Customer Care Team at [1-800-890-7798]. Benefit reduction requests received before your policy anniversary (and the resulting premium change) will be effective on your next policy anniversary. [If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]]

[Please be aware that premium rates could change again in the future. In the event of a future rate increase, you'll have options similar to those presented in this letter.]

Please note that the options available to you may not be of equal value. [**Additionally, modifying your coverage such that it no longer meets Partnership regulatory benefit minimum requirements may result in a loss of Partnership policy status (if applicable) including the asset protection feature offered by Partnership policies.**]

[If you want to make changes to your policy before your next bill is generated at the increased premium amount, please do so within 60 days of receipt of this letter. If you need additional guidance in determining what best suits your needs, you can discuss the options with your agent or a member of our customer service team. [You may also contact the State Health Insurance Assistance Program (SHIP) in your state or your State Department/Bureau of Insurance for help understanding your long-term care policy.] If you do not make changes within 60 days of receipt of this letter, we will take that as an indication that you wish to retain your policy as is at the increased premium and your next bill will reflect the increase. Please note there is no time limit on when you can request a decrease in benefits going forward.]

[If you have an automatic payment method in place, through your checking account, an annuity or other account, for example, you may need to make changes to ensure the correct premium amount is paid. Information on how to adjust payment amounts and other information you may find helpful is included with this letter.]

[Your policy has a Contingent Nonforfeiture benefit. If you choose to stop paying premiums on your policy because of this rate change, you are eligible for a Contingent Nonforfeiture benefit which will provide a reduced paid-up policy if you lapse within 120 days of the due date of the premium increased. The paid-up value will be the greater of 100% of the sum of all premiums paid prior to any changes in benefits or 30 times the daily nursing home daily maximum benefit amount at the time of lapse; in no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. The LTC Premium Change Customer Care Team can provide you with more information about this option.]

[Your policy has an Optional Nonforfeiture benefit rider. If your Policy and the Optional Nonforfeiture Benefit Rider have been in effect for three years and you choose to stop paying premiums on your policy because of this rate change, you are eligible for an Optional Nonforfeiture benefit which will provide a reduced paid-up policy. The paid-up value will be the greater of 100% of the sum of all premiums paid prior to any changes in benefits or 30 times the daily nursing home maximum daily benefit amount at the time of lapse; in no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. The LTC Premium Change Customer Care Team can provide you with more information about this option.]

Your long-term care insurance policy continues to offer you valuable protection that can help you achieve financial security. If you have any questions before your new premium takes effect,

wish to make changes to your coverage not addressed in this letter, or would like to receive a copy of your current Schedule of Benefits page which includes the revised premium rate, please call [your agent, [agent name] at [agent phone], or] our LTC Premium Change Customer Care Team at [1-800-890-7798] Monday to Friday, [9am – 7pm Eastern].

On behalf of New York Life,

[Jeffrey Beligotti]

[Jeff Beligotti]
[Vice President]

Enclosures
[PRI-RBO 1A (VA)]
[PRI-RBO 1B (VA)]
FAQ

Statement of Variability

Policyholder Letter – PRI-SBVA	
[PO Box 64670 St. Paul MN 55164-0670]	Will vary to allow future changes.
[Month DD, YYYY]	Will vary based on print date.
[Your Agent:]	Will vary per customer.
[**Agent Name**]	Will vary per customer.
[Agent Phone Number]	Will vary per customer.
[1-800-890-7798]	Bracketed to allow for change in Customer Care toll-free number.
[9am-7pm Eastern]	Will vary to allow future changes.
[DESIGNEE NAME]	Will vary per customer.
[DESIGNEE ADDRESS LINE 1 DESIGNEE ADDRESS LINE 2 DESIGNEE CITY STATE ZIP CODE]	Will vary per customer.
[INSURED FIRST NAME MIDDLE NAME LAST NAME]	Will vary per customer.
[INSURED ADDRESS LINE 1 INSURED ADDRESS LINE 2 INSURED CITY STATE ZIP CODE]	Will vary per customer.
[**Policy Number**]	Will vary per customer.
[**Insured First Name Middle Name Last Name]**	Will vary per customer.
[Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. Our records indicate that you are currently on claim. We appreciate the opportunity to help fulfill your long-term care needs. New York Life is in the process of increasing its inforce long-term care insurance premium rates. As your premiums are currently waived while on claim, you will not be responsible for paying the new premium at this time. If you were to come off claim, you would receive a letter at that time, providing you with additional information about how the premium increase applies to your policy. Please note there is no time limit on when you can request a decrease in benefits going forward.]	Will appear if on Waiver of Premium.
[Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. On your next policy anniversary, [anniversary date], your long-term care insurance premium is scheduled to increase [PERCENTAGE INCREASE] to $[premium per mode] [mode].The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In	Will not appear if on Waiver of Premium. To allow input of specific anniversary date applicable, specific percentage of premium rate increase, premium and premium mode applicable when increase is implemented in a single phase.

advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.]	
[Your premium was previously increased as the result of a prior rate change. This rate change is a separate increase and not related to any prior increases.]	To allow inclusion of sentences only if insured received the prior increase.
[While future rates are not guaranteed,]	To allow for phrase to be eliminated if rates are guaranteed, which happens only when full increase is approved as requested.
[p][P]lease note that no insured is being singled out for this increase based on their age or health].	To allow phrase to be stand-alone when rates are guaranteed or part of phrase above when rates are not guaranteed
[We understand the impact this premium change may have on our policyowners. To help provide greater certainty in the future, **we have elected to provide you with a Lifetime Premium Rate Guarantee. That means we can never again increase premiums on this policy** once this increase is fully implemented (excluding any increases related to policy changes you make on your own, such as accepting inflation offers and/or increasing benefits and excluding changes to the law). We believe that we are the first long-term care insurance carrier to offer a lifetime rate guarantee of this type. We will send you a Guaranteed Renewable and Non-Cancellable Endorsement after the full increase has been implemented.]	To be included only if full increase is approved as requested.
[In light of the premium increase, we are offering you two options:]	Will not appear if on Waiver of Premium.
[1.]	Will not appear if [2.] is not applicable.
• Annual Premium as of next anniversary $[annual premium] • Policy Lifetime Maximum as of next anniversary $[policy max] • Nursing Home Maximum Daily Benefit as of next anniversary $[NHMDB] • Benefit Period [# of years or unlimited] • [Inflation Protection [inflation type]]	To allow input of information applicable to a specific individual.
[2.][On the enclosed *Benefit Reduction Option Worksheet*, we've included an offer which would modify your coverage (reducing your benefits) so that your premium remains almost the same after the increase. If you want to exercise this option/alternative, please check the appropriate box on the *Benefit Reduction Request Form* (only select one option if	To allow for reduction of benefits to mitigate the increase if options exist for a specific individual (i.e. are they already at the state minimum).

two are offered) and return it in the enclosed pre-paid envelope by the date indicated. Benefit reduction requests received before your policy anniversary (and the resulting premium change) will be effective on your next policy anniversary.	
[If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]]	Will not appear if state does not approve full amount of requested increase and rate guarantee does not apply.
[2.] [If you do not want to pay the new premium to maintain your existing coverage, you may be able to reduce your benefits to help keep your premium at, or close to the same level as your current premium. If you would like to discuss available benefit reduction options, please contact your agent or our LTC Premium Change Customer Care Team at [1-800-890-7798]. Benefit reduction requests received before your policy anniversary (and the resulting premium change) will be effective on your next policy anniversary.	Included if Benefit Reduction options are not available for specific individual based benefits available to specific individual. Also bracketed to allow for change in Customer Care toll-free number.
[If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]] Second use of this sentence.	Will not appear if state does not approve full amount of requested increase and rate guarantee does not apply.
[Please be aware that premium rates could change again in the future. In the event of a future rate increase, you'll have options similar to those presented in the next section.]	Will appear if state does not approve full amount of requested increase and rate guarantee does not apply.
Please note that the options available to you may not be of equal value. [Additionally, modifying your coverage such that it no longer meets Partnership regulatory benefit minimum requirements may result in a loss of Partnership policy status (if applicable) including the asset protection feature offered by Partnership policies.]	To be included if state is Partnership.
[If you want to make changes to your policy before your next bill is generated at the increased premium amount, please do so within 60 days of the date of this letter. If you need additional guidance in determining what best suits your needs, you can discuss the options with your agent or a member of our customer service team. [You may also contact the State Health Insurance Assistance Program (SHIP) in your state or your State Department/Bureau of Insurance.] If you do not make changes within 60 days, we will take that as an indication that you wish to retain your policy as is at the increased premium and your next bill will reflect the increase. Please note there is no time limit on when you can request a decrease in benefits going forward.]	Will not appear if on Waiver of Premium. Sentence will not appear in state's that do not want state assistance information.

[If you have an automatic payment method in place, through your checking account, an annuity or other account, for example, you may need to make changes to ensure the correct premium amount is paid. Information on how to adjust payment amounts and other information you may find helpful is included with this letter.]	To be included in letters to those with an automatic payment method.
[Your policy has a Contingent Nonforfeiture benefit. If you choose to stop paying premiums on your policy because of this rate change, you are eligible for a Contingent Nonforfeiture benefit which will provide a reduced paid-up policy if you lapse within 120 days of the due date of the premium increased. The paid-up value will be the greater of 100% of the sum of all premiums paid prior to any changes in benefits or 30 times the daily nursing home daily maximum benefit amount at the time of lapse; in no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. The LTC Premium Change Customer Care Team can provide you with more information about this option.]	Will appear if policyholder does not have an Optional Nonforfeiture Benefit Rider.
[Your policy has an Optional Nonforfeiture benefit rider. If your Policy and the Optional Nonforfeiture Benefit Rider have been in effect for three years and you choose to stop paying premiums on your policy because of this rate change, you are eligible for an Optional Nonforfeiture benefit which will provide a reduced paid-up policy. The paid-up value will be the greater of 100% of the sum of all premiums paid prior to any changes in benefits or 30 times the daily nursing home maximum daily benefit amount at the time of lapse; in no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. The LTC Premium Change Customer Care Team can provide you with more information about this option.]	Will appear if policyholder has an Optional Nonforfeiture Benefit Rider.
Your long-term care insurance policy continues to offer you valuable protection that can help you achieve financial security. If you have any questions before your new premium takes effect or wish to make changes to your coverage not addressed in this letter, please call [your agent, [agent name] at [agent phone], or] our LTC Premium Change Customer Care Team at [1-800-890-7798] Monday to Friday, [9am – 7pm Eastern].	To allow for input of the name of the insured's agent, agent phone number, our customer service number and applicable time zone.
[Jeffrey Beligotti] [Jeff Beligotti] [Vice President]	Will vary to allow future changes.

[PRI-RBO 1A (VA)]	If applicable, retain copy of RBO worksheet will be enclosed with the policyholder notification letter.
[PRI-RBO 1B (VA)]	If applicable, return copy of RBO worksheet will be enclosed with the policyholder notification letter.
[Pre-Paid Envelope]	If applicable, pre-paid envelope will be enclosed with the policyholder notification letter.
Benefit Reduction Option Worksheet – PRI-RBO 1A (VA)	**Retain Copy**
Policyowner Name [XXX] Insured Name: [XXX] Policy Number: [XXX] Premium Before Increase: [XXX]	To allow document to be customized to the individual.
[1-800-890-7798]	Will vary to allow future changes.
[(M-F 8am – 6pm Central)]	Will vary to allow future changes.
[PO Box 64670 St. Paul MN 55164-0670]	Will vary to allow future changes.
[**www.newyorklife.com]**	Will vary to allow future changes.
Nursing Home Maximum Daily Benefit Current Coverage with increase $[X]	To allow input of insured's current Nursing Home Maximum Daily Benefit amount.
Alternative A or B $[X]	To allow illustration of two possible reductions of the Nursing Home Maximum Daily Benefit.
Benefit Period Current Coverage with Increase [X] years	To allow input of insured's current Benefit Period.
Alternative A or B [X] years	To allow illustration of two possible benefit period reductions.
[Modal] Premium Current Coverage with Increase $[X]	To allow input of current premium interval (monthly, quarterly, semi-annually, annually) and the dollar amount of such.
Alternative A or B $[X]	To allow input of to possible changes in modal premium amounts that would be a reduction from new premium amount due to the increase increase
If you would like to exercise an option outlined above, **please complete the form on the next page** and return it in the enclosed pre-paid envelope by [Month DD, YYYY]	To allow input of applicable date.

[If you choose to reduce benefits, the Lifetime Premium Rate Guarantee will still apply.]	To be used only if full increase is approved as requested.
[1-800-890-7798]	Will vary to allow future changes.
Benefit Reduction Option Worksheet – PRI-RBO 1B (VA)	**Return Copy**
Benefit Reduction Request Form Policyowner Name: [XXX] Insured Name: [XXX] Policy Number: [XXX] Premium Before Increase: [XXX]	To allow document to be customized to the individual.
[1-800-890-7798]	Will vary to allow future changes.
[(M-F 8am – 6pm Central)]	Will vary to allow future changes.
[PO Box 64670 St. Paul MN 55164-0670]	Will vary to allow future changes.
[**www.newyorklife.com]**	Will vary to allow future changes.
If you would like to make changes to your policy benefits, please complete, sign and return this form by [Month XX, YYYY]	To allow input of applicable date.
[1-800-890-7798]	Will vary to allow future changes.
If you do not want to make any changes to your policy, **no action is required,** and your new premium will take effect on **[Month XX, YYYY].**	To allow input of applicable date.
Alternative A: Reduce the Nursing Home Maximum Daily Benefit to [XXXX]	To allow the Reduced Nursing Home Maximum Daily Benefit slected to be shown.
Alternative B: Reduce the Benefit Period to [XXXX]	To allow the Reduced Benefit Period selected to be shown.
[PO Box 64670 St. Paul MN 55164-0670]	Will vary to allow future changes.
[1-866-294-7031]	Will vary to allow future changes.
[**NYLPolicyAdmin@ltcg.com]**	Will vary to allow future changes.

New York Life Policyowner Information
Changes to Inforce Long-Term Care Insurance Premiums

We realize that making changes to your premium may generate questions. If you have additional questions after reviewing your notification letter and the information below, please contact your New York Life agent or our LTC Premium Change Customer Care Team at 1-800-890-7798, Monday to Friday, 8am – 6pm CST.

1. **Why do insurance companies seek increases on inforce long-term care insurance policies?**
   When the premium rates for long-term care insurance policies are initially set, insurers make assumptions about what will happen over the time period between when policyowners purchase, and ultimately use, their policies. These initial assumptions are intended to help ensure that the premiums collected over time, plus any interest earned, will sufficiently cover expected claims.

   However, policyowners do not generally submit claims for decades after purchasing long-term care insurance, so these initial assumptions are made looking many years into the future.

   While New York Life used initial assumptions that we deemed to be reasonable at the time these policies were priced, certain assumptions did not turn out (or are not expected to turn out) as originally anticipated. As a result and after careful consideration, we determined that we needed to make changes to the premiums on existing policies in order to cover the expected claims.

2. **Is there a provision in my policy that allows you to raise my premium?**
   First and foremost, we cannot change premiums for specific policyowners due to individual circumstances.

   In general, we may implement premium increases on a class of policies that are issued in the same state on the same policy form. Please review the first page of your policy for specific information regarding premium rate changes.

   In addition, long-term care insurance is a "guaranteed renewable" product, which means that as long as you continue to pay the premium, we cannot cancel or change your policy, other than to adjust premiums as necessary.

   In order to increase premiums, we need to submit actuarially justified requests to the insurance regulators in each state (with the exception of Alaska) where the policies were sold. Because each state regulator may have different criteria for allowing an increase, the amount and timing of each increase varies by state. In states where we receive less than we requested, we reserve the right to submit a subsequent request for an additional premium increase.

3. **I live in one state but my increase is based on another state. Why?**
   The increase is based on the state in which your policy was issued.

4. **My letter states that my increase will be phased in over several years (note this only applies if your letter states so). What does that mean?**
   Some states require us to implement rate increases over several years. As such, we will notify you at least 90 days before each phase of the increase is implemented. Before each increase takes effect, you will have the opportunity to adjust your policy benefits (if applicable in accordance with state required minimum benefit levels) to help reduce the impact of the increase.

5. **I'd like to keep my policy, but I'd like to reduce the impact of the increase. What can I do?**
   Included with this letter, you may find a Benefit Reduction Option Worksheet and Request Form (if applicable) outlining one or two benefit reduction options and the corresponding premium. To choose one of these options, simply complete, sign, and return the 'Benefit Reduction Request Form' per the form instructions.

   For certain policies, a Benefit Reduction Option Worksheet and Request Form were not included with your letter due to the current policy design. If your letter did not include a Benefit Reduction Option Worksheet and

Request Form, you may still be able to reduce the impact of the increase by electing certain benefit reduction options.

In either case, if you would like to explore your benefit reduction options, please contact your agent or our Customer Care Team and they can work with you to adjust your policy so that it best meets your needs.

6. **What happens if I pay the old premium amount, not the new premium amount?**
   If the full premium due is not received within 20 days after the payment due date, you will receive a reminder letter requesting full payment. If full payment is not received within the time frame stated in your contract, your policy will terminate for non-payment.

7. **My policy includes an inflation offer. When will I receive my next inflation offer and how might it be impacted by this increase?**
   You will receive an inflation offer letter approximately 65 days before your policy anniversary. Because the increase notification letters are mailed daily and inflation offer letters are mailed monthly, it is possible you could receive your inflation offer just a few days after your increase notification letter. In addition, it is possible that requests may cross in the mail resulting in the inflation offer letter being based on the increased premium and not reflecting any desired benefit reductions. If this happens, our Customer Care Team will work with you to reconcile the inflation offer acceptance with your desired benefit reduction.

8. **Do I need to adjust any automatic payment arrangements I have in place as a result of a premium change?**
   Whether you're maintaining your current benefits and paying the new premium amount or reducing your benefits to reduce the impact of the increase, you may need to make a payment adjustment to ensure the correct amount is funded. Please see the list of payment types and required action below. If you have questions or want to confirm your premium amount, please contact your agent or our LTC Premium Change Customer Care Team at 1-800-890-7798 Monday to Friday, 8am – 6pm CST.

No action required:

Bank Draft (automatic monthly electronic funds transfer)**:** Your new premium will be automatically deducted.

Ledger Deduct (for New York Life agents only)**:** Your new premium amount will be automatically deducted.

Payroll Deduct (for New York Life Employees only)**:** Your new premium amount will be automatically deducted.

Adjust amount or contact the funding source:

Direct Bill (Check): Adjust the amount of your payment to reflect your new premium.

Online Banking or a Third Party: Contact the bank or third party to adjust the payment amount before your new premium payment amount is due.

Payroll Deduct: You may need to change your deduction amount with the HR/payroll office.

To Request Annuity or 1035 Serial Exchange Forms:

Annuity:*

- **New York Life Annuity** (excluding Guaranteed Lifetime Income Annuity and 1035 Exchange): Complete the enclosed form and return it in the envelope provided. You can also fax it to 1-866-294-7031.
- **Guaranteed Lifetime Income Annuity**: Call 1-800-695-1314 to discuss your GLIA disbursement options.
- **Partial 1035 Serial Exchange:** if you want to accept the increase, no action is required. If you want to make a plan change on a serial request, we will request the adjusted premium amount upon completion of the plan change. If it is a one-time request, you are required to complete new 1035 paperwork. Any change made is subject to Suitability Review and IRS Guidelines.

Life Dividend* or Mutual Fund:* Complete the enclosed form and return it in the envelope provided.

*Note that a specific form is only included if our records indicate this is your method of premium payment.

Virginia Readability Certification

Name and Address of Insurer: New York Life Insurance Company
11501 Burnet Rd., Bldg. 906, Suite 600
Austin, Texas 78758

I hereby certify that the Flesch Reading Ease Score of the forms listed below is as indicate in the following chart as well as the number of words and sentences. All documents are at least 10 point type, NYLIC Effra font, with at least 1 point leaded

Form Number	Words	Sentences	Flesch Score
PRI-SBVA	1777	113	51.33
PRI RBO 1A (VA)	338	39	60.88
PRI RBO 1B (VA)	294	39	67.39
FAQ VA	1180	76	50.05

Signature of Company Officer

Juliet Davis, Vice President
Typed Name and Title

February 14, 2022
Date

To: Greg Smith, Virginia Department of Insurance

From: Sheryl Babcock

Date: April 28, 2020

Re: New York Life – Response to your questions on our Long-Term Care filing

The purpose of this letter is to respond to your questions on our recent LTC filing.

Objection 1 Comments:
Please confirm the original lifetime loss ratio of 60.1% shown in Attachment 2-a has been adjusted to reflect the actual mix of business sold. If it has not, please state the original lifetime loss ratio adjusted to reflect the actual mix of business sold.

I can confirm that the original lifetime loss ratio of 60.1% shown in Attachment 2-a has been adjusted to reflect the actual mix of business sold.

Objection 2 Comments:
Regarding the Morbidity Assumptions:
a. Please provide the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.
b. Please provide actual-to-expected incurred claim comparisons by duration and attained age between the original morbidity assumptions, the morbidity assumptions used to develop the prior rate increase request, and the morbidity assumptions used to develop the current rate increase request.
c. In developing the morbidity assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

a Attached is an exhibit that describes the original pricing assumptions, the assumptions used in the prior filing and the assumptions used to develop the current rate increase request. The assumption document includes morbidity, mortality, lapse and benefit exhaustion.

b Attached is an exhibit that provides the actual-to-expected claim comparisons by duration between the each of the morbidity assumptions. Included in this exhibit is the actual-to-expected termination comparisons.

c Of the experience included in the morbidity experience study, 32% of the exposure is related to the policy forms included in this rate increase request.

Objection3 Comments:
Regarding the Mortality Assumptions:
a. Please provide the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request. Please include a summary of the selection factors applied to the base mortality table.
b. Please provide actual-to-expected comparisons by duration and attained age between the original mortality assumptions, the mortality assumptions used to develop the prior rate increase request, and the mortality assumptions used to develop the current rate increase request
c. In developing the mortality assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

a Attached is an exhibit that describes the original pricing assumptions, the assumptions used in the prior filing and the assumptions used to develop the current rate increase request.

b Attached is an exhibit that provides the actual-to-expected increase claim comparisons by duration between the each of the termination assumptions. In this view, the lapse and mortality assumptions are combined.

c Of the experience included in the mortality experience study, 32% of the exposure is related to the policy forms included in this rate increase request.

Objection 4 Comments: Page 1, Product:
Regarding the Voluntary Lapse Assumptions:
a. Please provide actual-to-expected comparisons by duration between the original lapse assumptions, the lapse assumptions used to develop the prior rate increase request, and the lapse assumptions used to develop the current rate increase request.
b. Please provide analysis supporting the assumption that 0.8% of policyholders will lapse, premium and claims will be reduced by an additional 1.2% due to benefit reductions, and morbidity will increase 0.4% as a result of the proposed rate increase. In the experience projections, are these assumptions applied to all current policyholders or only those who will receive increased premiums should this rate increase request be approved (attained age under 74 as of January 1, 2020)?
c. In developing the lapse assumptions, what proportion of the historical experience is related to the policy forms included in this rate increase request.

a Attached is an exhibit that describes the original pricing assumptions, the assumptions used in the prior filing and the assumptions used to develop the current rate increase request. Also included separately are the current lapse rate assumptions in detail.

b They are derived by formulas which take into account the magnitude of the rate increase. These assumptions were derived based on a formula that was developed with assistance from a consulting firm that has experience with rate increases from many carriers. The formulas consider the size of the rate increase in determining the size of the shock lapse, reduction in benefits and anti-selection. The formula for shock lapse = .03 x Rate Increase %. The formula for reduced benefit option = 1.5 x shock lapse. The formula for anti-selection = 1 / (1-.25 x shock lapse-.125 x reduced benefit option)-1. So the assumptions are only applied to those who will received increased premiums.

c Of the experience included in the lapse experience study, 33% of the exposure is related to the policy forms included in this rate increase request.

Objection 5 Comments:
Please confirm if margin was included in claim reserve estimates. If margin was included, please indicate what margin was used.

I can confirm that there is no margin included in the claim reserve estimates.

Objection 6 Comments:
Please provide the nationwide policy reserves for the forms included in the filing, as of December 31, 2018, calculated at the maximum statutory valuation interest rate at the time the policies were issued.

The nationwide active life reserves as of 12/31/2018 for these forms is $1,135,294,738

Objection 7 Comments:
Please confirm that the assumptions being used in this filing are not any more conservative than those used in asset adequacy testing.

I can confirm that the assumptions being used in this filing are not any more conservative than those used in asset adequacy testing.

Objection 8 Comments:
Please confirm that the forms for which experience has been pooled in this filing will continue to be pooled for any future rate increase filings

I can confirm that the forms for which experience has been pooled in this filing will continue to be pooled for any future rate increase filings. Note that if the full rate increase is approved, the policy series in this rate filing will be endorsed to be non-cancellable and would not be subject to any future rate increases.

Objection 9 Comments:
Regarding Attachments 2-a and 2-b:
a. Please confirm that waiver of premium is treated as a reduction in premium and not a claim expense. If it is treated as a claim expense, please revise the exhibits.
b. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to the requested premium increase. Please treat waiver of premium benefits as a reduction to premium and not as a claim expense.
c. Please provide an exhibit similar to Attachments 2-a and 2-b showing all premiums (past and future) restated to original premium levels. Please treat waiver of premium benefits as a reduction in premium and not as a claim expense.

a. We have revised the exhibits to treat waiver of premium as a reduction in premium and not a claim expense.
b. We have provided an additional exhibit that shows all past and future premium restated to the requested premium increase.
c. We have provided an additional exhibit that shows all past and future premium restated to the original premium rate levels.

These exhibits are included as updated Attachment 2 exhibits.

Objection 10 Comments:
Please state what the maximum justifiable rate increase would be under the prospective present value approach. Please provide the necessary experience projections, similar to Attachment 2-a so that we may be able to replicate the calculation by policy form. Please treat waiver of premium benefits as a reduction to premium instead of a claims expense. Additionally, please discount and accumulate cash flows using the maximum statutory valuation interest rate at the time the policies were issued.

The maximum justifiable rate increase would be 242.3% under the PPV approach. The calculations along with the necessary projections to be able to replicate the calculation are attached in the PPV response exhibit.

Objection 11 Comments:
Please state the number of policies ever issued nationwide under the policy forms associated with this filing.

There were 53,402 policies issued on this form nationwide.

Objection 12 Comments:
Please update all experience projections to include the factors used to discount and accumulate cash flows each year.

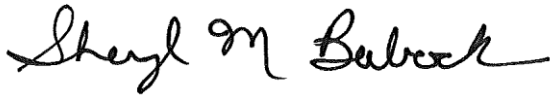
Attached are all experience projections updated to include the factors used to discount and accumulate the cash flows each year.

Objection 13 Comments:
Please state the approximate percentage rate increase that is attributable to changes in the morbidity, mortality, voluntary lapse, interest rate, and other assumptions.

The attached chart shows the approximate percentage rate increase that is attributable to changes in the morbidity, mortality, voluntary lapse and interest rate assumptions.

Objection 14 Comments:
Please state the cumulative rate increase that has been approved nationwide for the policy forms associated with this filing and what the cumulative nationwide rate increase would be for the policy forms associated with this filing if all pending rate increase requests were approved.

The average cumulative premium rate increase that has been approved nationwide is 21.73%. The average cumulative premium rate increase that would be expected, if all pending rate increase requests were approved, is 42.3%. This includes the 0% rate increase request on policies that are carved out.



Sheryl M. Babcock, FSA, MAAA
April 28, 2020

New York Life Insurance Company
Comparison of Current and Prior Rate Increase and Pricing Assumptions
Generation 4.0 Policy Form

Current Assumptions	Prior Rate Increase Assumptions	Pricing Assumptions
Mortality		
Mortality Rates reflect the 2012 Individual Annuity Mortality Basic gender-distinct table (2012 IAM). The mortality rates were adjusted for mortality selection (varies by marital status, gender, policy duration, and issue age), underwriting selection factors (vary by policy duration and underwriting class), issue age factors, and attained age factors, based on company experience. Mortality improvement (varies by attained age and gender) is assumed through the valuation date.	1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.	Blended 1983 Group Annuity Mortality Table with selection factors
Voluntary Lapse Rates		
Voluntary Lapse Rates vary by duration, issue age, gender and marital status as developed from historical experience. The current lapse rate assumption is provided in a separate document.	Vary by duration as developed from historical experience and are shown in the following table **Voluntary Lapse Rates by Duration and Issue Age** Policy Duration / Issue Age: < 35, 35-39, 40-44, 45-49, 50 + 1: 24.75%, 12.75%, 12.50%, 7.75%, 6.75% 2: 17.50%, 10.25%, 9.50%, 6.25%, 5.25% 3: 12.00%, 8.00%, 7.00%, 5.00%, 4.25% 4: 8.00%, 6.25%, 5.00%, 4.00%, 3.25% 5: 5.50%, 4.75%, 3.50%, 3.00%, 2.50% 6: 4.25%, 3.50%, 2.50%, 2.50%, 1.75% 7: 3.25%, 2.75%, 2.00%, 1.75%, 1.25% 8: 2.75%, 2.00%, 1.50%, 1.50%, 1.00% 9: 2.00%, 1.75%, 1.25%, 1.25%, 1.00% 10: 1.50%, 1.50%, 1.00%, 1.00%, 0.75% 11: 1.00%, 1.25%, 0.75%, 0.75%, 0.75% 12: 0.75%, 1.00%, 0.75%, 0.75%, 0.75% 13+: 0.65%, 0.65%, 0.65%, 0.65%, 0.65% The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.	Policy Duration / Lapse Rates 1: 10.00% 2: 8.00% 3: 6.00% 4+: 5.00%
Benefit Expiry Rates		
Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on historical experience and vary by gender, marital status, benefit period, attained age and duration.	Benefit Expiry Rates were not modeled separately but assumed as a lapse.	Benefit Expiry Rates were not modeled separately but assumed as a lapse.
Morbidity		
Morbidity reflects claim costs developed using the 2017 Milliman Long-Term Care Guidelines (Guidelines), adjusted for New York Life's current experience relative to the Guidelines. The claim costs were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.	Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)* , adjusted for New York Life's current experience relative to the *LTCCGs* . All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.	For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs. The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

New York Life Insurance Company
4.0 Policy Series Current Lapse Rate Assumption

	Male										Female									
	Sinlge					Married					Sinlge					Married				
Duration	<40	40-49	50-59	60-69	70+	<40	40-49	50-59	60-69	70+	<40	40-49	50-59	60-69	70+	<40	40-49	50-59	60-69	70+
1	15.46%	7.93%	6.52%	6.22%	7.72%	11.15%	5.72%	4.70%	4.48%	5.57%	14.53%	7.46%	6.13%	5.85%	7.26%	9.98%	5.12%	4.21%	4.02%	4.99%
2	12.11%	6.80%	5.18%	4.85%	5.23%	8.73%	4.90%	3.74%	3.50%	3.77%	11.39%	6.39%	4.87%	4.56%	4.91%	7.82%	4.39%	3.35%	3.13%	3.38%
3	8.75%	4.92%	3.67%	3.27%	3.25%	6.31%	3.54%	2.65%	2.36%	2.34%	8.23%	4.62%	3.45%	3.07%	3.05%	5.65%	3.18%	2.37%	2.11%	2.10%
4	5.96%	3.54%	2.59%	2.44%	2.19%	4.30%	2.55%	1.87%	1.76%	1.58%	5.60%	3.33%	2.44%	2.29%	2.06%	3.85%	2.28%	1.67%	1.57%	1.42%
5	5.12%	2.85%	2.27%	1.76%	1.66%	3.69%	2.05%	1.64%	1.27%	1.19%	4.81%	2.68%	2.13%	1.65%	1.56%	3.30%	1.84%	1.47%	1.13%	1.07%
6	4.18%	2.34%	1.82%	1.47%	1.34%	2.95%	1.65%	1.28%	1.03%	0.95%	4.16%	2.33%	1.81%	1.46%	1.33%	2.68%	1.50%	1.16%	0.94%	0.86%
7	3.59%	2.07%	1.35%	1.09%	1.25%	2.53%	1.46%	0.95%	0.77%	0.88%	3.57%	2.06%	1.35%	1.09%	1.24%	2.30%	1.32%	0.87%	0.70%	0.80%
8	2.73%	1.74%	1.09%	0.97%	1.14%	1.92%	1.23%	0.77%	0.68%	0.80%	1.96%	1.73%	1.09%	0.96%	1.13%	1.75%	1.11%	0.70%	0.62%	0.73%
9	2.27%	1.36%	0.91%	0.91%	0.91%	1.60%	0.96%	0.64%	0.64%	0.64%	2.26%	1.36%	0.90%	0.90%	0.90%	1.45%	0.87%	0.58%	0.58%	0.58%
10	2.12%	1.31%	0.91%	0.91%	0.91%	1.48%	0.92%	0.64%	0.64%	0.64%	2.07%	1.28%	0.88%	0.89%	0.89%	1.35%	0.84%	0.58%	0.58%	0.58%
11	1.96%	1.25%	0.91%	0.91%	0.91%	1.37%	0.87%	0.63%	0.64%	0.64%	1.89%	1.21%	0.85%	0.88%	0.88%	1.25%	0.80%	0.58%	0.58%	0.58%
12	1.84%	1.08%	0.91%	0.91%	0.91%	1.27%	0.74%	0.63%	0.63%	0.63%	1.71%	0.99%	0.85%	0.85%	0.85%	1.17%	0.68%	0.58%	0.58%	0.58%
13	0.92%	0.92%	0.91%	0.91%	0.91%	0.63%	0.63%	0.63%	0.63%	0.63%	0.85%	0.85%	0.85%	0.85%	0.85%	0.58%	0.58%	0.58%	0.58%	0.58%
14	0.92%	0.92%	0.91%	0.91%	0.91%	0.63%	0.63%	0.63%	0.63%	0.63%	0.85%	0.85%	0.85%	0.85%	0.85%	0.58%	0.58%	0.58%	0.58%	0.58%
15	0.92%	0.92%	0.91%	0.91%	0.91%	0.63%	0.63%	0.63%	0.63%	0.63%	0.85%	0.85%	0.85%	0.85%	0.85%	0.58%	0.58%	0.58%	0.58%	0.58%
16	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%
17	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%
18	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%
19	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%
20	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%
21+	0.81%	0.81%	0.81%	0.81%	0.81%	0.55%	0.55%	0.55%	0.55%	0.55%	0.75%	0.75%	0.75%	0.75%	0.75%	0.51%	0.51%	0.51%	0.51%	0.51%

Documentation

Authored by: Amy Pahl, FSA, MAAA

Created by: William Pederson

Date: April 24, 2020

Purpose: This workbook was created in tandem with the e-mail dated April 24, 2020. It provides actual-to-expected persistency and morbidity experience. It also provides nationwide actual and projected experience with waiver of premium treated as a reduction to premium rather than a claims expense. Experience is provided restated to the Virginia rate level, restated to the proposed Virginia rate level from inception, and at the original rate level.

Security: No security has been placed on this workbook.

User Inputs: This entire workbook is provided as values; there are no formulas in this workbook. There are not intended to be any user inputs in this workbook. Values in a cell will only change if the user of this workbook manually changes that cell. There is no intention for any of the values in this workbook to be altered.

Outputs: This workbook is not designed to produce any outputs.

Limitations & Qualifications: Milliman's work is prepared solely for the internal business use of the management of New York Life. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party. To the extent that Milliman's work is not subject to disclosure under applicable public record laws, New York Life agrees that they shall not disclose Milliman's work product to third parties without Milliman's prior written consent. In the event such consent is provided, the work product must be provided in its entirety.

Milliman's work is being delivered to the Bureau in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by New York Life. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

New York Life Insurance Company
Actual-to-Expected Policy Persistency by Duration
With Expected as Original Pricing, Prior Filing, and Current Assumptions
Nationwide Experience through December 31, 2018
Generation 4.0 Policy Forms

Policy Duration	(A) Actual Historical End of Year Lives	(B) Original Assumed End of Year Lives	(C) Prior Filing Assumed End of Year Lives	(D) Current Assumed End of Year Lives	(E) = (A) / (B) Actual to Original Assumed	(F) = (A) / (C) Actual to Prior Filing Assumed	(G) = (A) / (D) Actual to Current Assumed
1	50,443	47,974	49,131	50,429	1.05	1.03	1.00
2	48,137	43,913	46,042	48,125	1.10	1.05	1.00
3	46,553	40,981	43,727	46,549	1.14	1.06	1.00
4	45,367	38,558	42,000	45,411	1.18	1.08	1.00
5	44,393	36,204	40,675	44,438	1.23	1.09	1.00
6	43,512	33,957	39,655	43,583	1.28	1.10	1.00
7	42,606	31,789	38,827	42,825	1.34	1.10	0.99
8	41,845	29,721	38,082	42,142	1.41	1.10	0.99
9	41,116	27,732	37,334	41,498	1.48	1.10	0.99
10	40,360	25,838	36,643	40,808	1.56	1.10	0.99
11	39,580	24,035	35,937	40,090	1.65	1.10	0.99
12	38,796	22,321	35,195	39,355	1.74	1.10	0.99
13	37,983	20,691	34,444	38,587	1.84	1.10	0.98
14	36,711	18,869	33,202	37,265	1.95	1.11	0.99
15	34,680	16,782	31,243	35,121	2.07	1.11	0.99
16	30,195	13,732	27,148	30,605	2.20	1.11	0.99
17	21,792	9,301	19,604	22,162	2.34	1.11	0.98
18	14,826	5,926	13,308	15,097	2.50	1.11	0.98
19	9,381	3,527	8,408	9,568	2.66	1.12	0.98
20	4,273	1,517	3,813	4,352	2.82	1.12	0.98
21	507	162	479	547	3.13	1.06	0.93
22	42	10	29	33	4.23	1.45	1.26
23	34	7	22	25	4.79	1.56	1.35
24	24	5	16	18	4.86	1.54	1.32
25	20	3	11	13	5.75	1.77	1.50
26	14	3	9	10	5.24	1.59	1.34
27	8	1	5	6	5.44	1.61	1.35
28	2	0	1	1	14.00	2.82	2.18
29	0	0	0	0	0.00	0.00	0.00
All	713,200	493,560	654,989	718,663	1.45	1.09	0.99

New York Life Insurance Company
Actual-to-Expected Incurred Claims by Duration
With Expected as Original Pricing, Prior Filing, and Current Assumptions
Nationwide Experience through December 31, 2018
Generation 4.0 Policy Forms

Policy Duration	(A) Actual Historical Incurred Claims	(B) Original Assumed Incurred Claims	(C) Prior Filing Assumed Incurred Claims	(D) Current Assumed Incurred Claims	(E) = (A) / (B) Actual to Original Assumed	(F) = (A) / (C) Actual to Prior Filing Assumed	(G) = (A) / (D) Actual to Current Assumed
1	2,350,299	6,302,466	3,285,396	2,995,771	0.37	0.72	0.78
2	4,962,042	7,635,969	5,750,651	5,256,105	0.65	0.86	0.94
3	8,149,732	9,338,025	8,108,019	6,990,041	0.87	1.01	1.17
4	8,188,237	11,547,648	10,471,551	9,054,821	0.71	0.78	0.90
5	13,144,952	14,256,729	13,428,102	11,411,718	0.92	0.98	1.15
6	19,042,717	16,844,318	16,407,331	14,256,282	1.13	1.16	1.34
7	21,380,321	19,705,360	19,498,889	17,416,527	1.09	1.10	1.23
8	27,736,361	24,160,129	22,688,401	21,222,145	1.15	1.22	1.31
9	27,962,736	29,606,174	26,396,968	25,780,668	0.94	1.06	1.08
10	30,954,991	34,460,346	30,382,955	30,866,467	0.90	1.02	1.00
11	37,438,607	38,160,852	33,834,738	36,683,249	0.98	1.11	1.02
12	41,551,553	42,220,595	37,554,071	41,282,941	0.98	1.11	1.01
13	47,540,145	46,695,223	41,841,393	46,251,540	1.02	1.14	1.03
14	52,934,295	51,306,560	46,083,572	51,349,814	1.03	1.15	1.03
15	49,690,051	55,027,288	49,732,299	55,498,432	0.90	1.00	0.90
16	52,844,325	56,497,108	51,178,826	59,014,023	0.94	1.03	0.90
17	54,567,097	50,901,244	46,449,856	53,820,170	1.07	1.17	1.01
18	46,692,269	40,893,419	37,747,205	43,695,048	1.14	1.24	1.07
19	37,639,360	30,540,932	28,483,115	32,902,424	1.23	1.32	1.14
20	18,339,445	18,656,935	17,383,979	20,103,815	0.98	1.05	0.91
21	6,156,105	5,639,147	5,504,350	6,356,806	1.09	1.12	0.97
22	459,164	649,140	614,478	730,979	0.71	0.75	0.63
23	8,605	166,883	147,832	175,382	0.05	0.06	0.05
24	7,575	127,995	107,352	131,777	0.06	0.07	0.06
25	155,301	99,064	84,671	105,289	1.57	1.83	1.47
26	7,871	63,038	54,484	64,090	0.12	0.14	0.12
27	400,050	41,476	33,080	39,056	9.65	12.09	10.24
28	3,196	19,527	13,920	16,953	0.16	0.23	0.19
29	3,482	13,972	10,712	13,174	0.25	0.32	0.26
All	610,310,882	611,577,564	553,278,198	593,485,507	1.00	1.10	1.03

Exhibit I-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Rate Increase
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Disc. / Accum. Interest Rate Factors	
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J		
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Current Interest 4.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Current Interest Rate Factors 4.0%	Pricing Interest Rate Factors 5.0%
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-	3.058	4.017
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-	2.940	3.826
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-	2.827	3.643
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-	2.719	3.470
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-	2.614	3.305
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-	2.514	3.147
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-	2.417	2.998
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063	2.324	2.855
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.478	2.235	2.719
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.586	2.149	2.589
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.645	2.066	2.466
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.668	1.986	2.349
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.757	1.910	2.237
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.870	1.837	2.130
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.898	1.766	2.029
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.914	1.698	1.932
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	18.0%	17.9%	1.006	1.633	1.840
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.7%	19.4%	1.065	1.570	1.753
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.7%	21.0%	1.081	1.510	1.669
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.5%	22.6%	1.124	1.451	1.590
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.9%	24.4%	1.146	1.396	1.514
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.5%	26.1%	1.168	1.342	1.442
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.3%	27.8%	1.199	1.290	1.373
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.9%	29.5%	1.218	1.241	1.308
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	38.1%	31.1%	1.226	1.193	1.246
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	40.5%	32.7%	1.237	1.147	1.186
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	43.5%	34.3%	1.268	1.103	1.130
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.7%	35.8%	1.304	1.061	1.076
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	49.2%	37.3%	1.318	1.020	1.025
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	52.1%	38.8%	1.343	0.981	0.976
	2020	61,382,340	85,862,410	139.9%	31,476	17,034,247	26,002,212	152.6%	11,908	55.1%	40.2%	1.369	0.943	0.929
	2021	58,817,119	91,572,393	155.7%	30,362	15,342,616	26,174,460	170.6%	10,869	58.1%	41.6%	1.397	0.907	0.885
	2022	56,209,338	97,340,646	173.2%	29,217	13,778,957	26,265,529	190.6%	9,896	61.2%	43.0%	1.425	0.872	0.843
	2023	53,575,922	103,161,353	192.6%	28,049	12,337,572	26,282,134	213.0%	8,988	64.4%	44.3%	1.455	0.838	0.803
	2024	50,933,304	109,019,344	214.0%	26,863	11,012,714	26,222,510	238.1%	8,141	67.7%	45.5%	1.487	0.806	0.765
	2025	48,293,419	114,887,969	237.9%	25,665	9,798,612	26,071,606	266.1%	7,354	71.0%	46.7%	1.519	0.775	0.728
	2026	45,665,372	120,631,143	264.2%	24,458	8,689,491	25,825,115	297.2%	6,624	74.3%	47.9%	1.552	0.745	0.694
	2027	43,056,520	126,213,823	293.1%	23,247	7,679,587	25,492,419	332.0%	5,950	77.7%	49.0%	1.587	0.717	0.661
	2028	40,473,267	131,589,368	325.1%	22,034	6,763,160	25,077,235	370.8%	5,328	81.1%	50.0%	1.622	0.689	0.629
	2029	37,921,957	136,733,750	360.6%	20,825	5,934,514	24,580,928	414.2%	4,756	84.5%	51.0%	1.658	0.662	0.599
	2030	35,409,512	141,567,918	399.8%	19,624	5,188,015	24,003,594	462.7%	4,233	87.9%	51.9%	1.695	0.637	0.571
	2031	32,942,913	145,943,780	443.0%	18,434	4,518,106	23,346,994	516.7%	3,755	91.4%	52.7%	1.732	0.612	0.543
	2032	30,529,941	149,817,027	490.7%	17,260	3,919,325	22,613,315	577.0%	3,320	94.8%	53.5%	1.770	0.589	0.518
	2033	28,179,297	153,178,459	543.6%	16,107	3,386,327	21,799,842	643.8%	2,926	98.1%	54.3%	1.808	0.566	0.493
	2034	25,899,015	155,961,305	602.2%	14,979	2,913,901	20,913,309	717.7%	2,570	101.4%	54.9%	1.846	0.544	0.469
	2035	23,696,994	157,950,146	666.5%	13,880	2,496,992	19,967,716	799.7%	2,249	104.7%	55.6%	1.884	0.524	0.447
	2036	21,581,235	158,954,417	736.5%	12,813	2,130,712	18,970,599	890.3%	1,962	107.9%	56.1%	1.922	0.503	0.426
	2037	19,559,926	158,991,528	812.8%	11,784	1,810,377	17,917,176	989.7%	1,706	110.9%	56.6%	1.959	0.484	0.406
	2038	17,640,462	158,089,457	896.2%	10,797	1,531,530	16,821,210	1,098.3%	1,477	113.9%	57.1%	1.995	0.465	0.386
	2039	15,829,038	156,222,994	986.9%	9,853	1,289,965	15,694,534	1,216.7%	1,275	116.7%	57.5%	2.030	0.448	0.368
	2040	14,130,665	153,349,407	1,085.2%	8,956	1,081,726	14,554,060	1,345.4%	1,097	119.4%	57.9%	2.063	0.430	0.350
	2041	12,549,028	149,479,539	1,191.2%	8,108	903,111	13,418,848	1,485.8%	940	121.9%	58.2%	2.095	0.414	0.334
	2042	11,086,314	144,725,054	1,305.4%	7,311	750,682	12,304,086	1,639.1%	803	124.3%	58.5%	2.126	0.398	0.318
	2043	9,743,205	139,184,405	1,428.5%	6,566	621,276	11,223,077	1,806.5%	684	126.5%	58.7%	2.154	0.383	0.303
	2044	8,518,605	133,044,091	1,561.8%	5,874	511,998	10,187,166	1,989.7%	580	128.5%	58.9%	2.181	0.368	0.288
	2045	7,410,087	126,479,562	1,706.9%	5,234	420,211	9,203,063	2,190.1%	490	130.4%	59.1%	2.206	0.354	0.274
	2046	6,414,047	119,656,293	1,865.5%	4,645	343,528	8,277,489	2,409.6%	413	132.1%	59.3%	2.229	0.340	0.261
	2047	5,525,408	112,628,580	2,038.4%	4,107	279,799	7,417,890	2,651.1%	347	133.6%	59.4%	2.250	0.327	0.249
	2048	4,737,944	105,481,714	2,226.3%	3,618	227,107	6,625,043	2,917.1%	291	135.0%	59.5%	2.269	0.314	0.237
	2049	4,044,726	98,280,858	2,429.9%	3,176	183,755	5,899,917	3,210.8%	243	136.3%	59.6%	2.287	0.302	0.226
	2050	3,438,442	91,122,886	2,650.1%	2,778	148,253	5,240,297	3,534.7%	202	137.4%	59.7%	2.303	0.291	0.215
	2051	2,911,530	84,126,308	2,889.4%	2,422	119,304	4,640,073	3,889.3%	168	138.4%	59.8%	2.317	0.280	0.205
	2052	2,456,241	77,204,216	3,143.2%	2,104	95,789	4,097,449	4,277.6%	139	139.3%	59.8%	2.329	0.269	0.195
	2053	2,064,865	70,388,226	3,408.9%	1,823	76,752	3,607,364	4,700.0%	115	140.1%	59.9%	2.341	0.258	0.186
	2054	1,730,031	63,798,493	3,687.7%	1,573	61,386	3,165,924	5,157.4%	95	140.8%	59.9%	2.350	0.248	0.177
	2055	1,444,849	57,500,892	3,979.7%	1,354	49,013	2,770,876	5,653.3%	78	141.4%	59.9%	2.359	0.239	0.168
	2056	1,203,051	51,626,859	4,291.3%	1,162	39,071	2,419,328	6,192.2%	64	141.9%	60.0%	2.366	0.230	0.160
	2057	998,853	46,086,064	4,613.9%	993	31,095	2,107,112	6,776.4%	52	142.4%	60.0%	2.373	0.221	0.153
	2058	827,051	40,872,979	4,942.0%	847	24,706	1,830,900	7,410.7%	42	142.7%	60.0%	2.378	0.212	0.146
	2059	682,984	35,972,193	5,266.9%	720	19,596	1,587,768	8,102.6%	34	143.1%	60.0%	2.383	0.204	0.139
	2060	562,507	31,466,958	5,594.1%	609	15,513	1,373,496	8,853.7%	28	143.3%	60.0%	2.387	0.196	0.132
	2061	462,088	27,336,015	5,915.8%	514	12,256	1,184,648	9,666.0%	22	143.6%	60.1%	2.390	0.189	0.126
	2062	378,639	23,545,196	6,218.4%	432	9,660	1,018,386	10,541.9%	18	143.7%	60.1%	2.393	0.182	0.120
	2063	309,486	20,101,824	6,495.2%	362	7,595	873,035	11,494.9%	14	143.9%	60.1%	2.395	0.175	0.114
	2064	252,342	16,975,244	6,727.1%	302	5,954	744,903	12,511.0%	11	144.0%	60.1%	2.397	0.168	0.109
	2065	205,226	14,198,124	6,918.3%	251	4,652	632,281	13,590.8%	9	144.1%	60.1%	2.399	0.161	0.103
	2066	166,469	11,736,265	7,050.1%	207	3,622	534,232	14,751.1%	7	144.2%	60.1%	2.400	0.155	0.099
	2067	134,671	9,576,500	7,111.0%	171	2,807	448,651	15,981.8%	5	144.3%	60.1%	2.401	0.149	0.094
	2068	108,649	7,672,211	7,061.5%	140	2,165	373,775	17,261.7%	4	144.3%	60.1%	2.402	0.143	0.089
	2069	87,397	5,989,669	6,853.4%	114	1,661	309,074	18,610.1%	3	144.4%	60.1%	2.402	0.138	0.085
	2070	70,077	4,528,202	6,461.7%	92	1,266	253,016	19,992.1%	2	144.4%	60.1%	2.403	0.133	0.081
	2071	55,991	3,282,921	5,863.3%	74	957	204,712	21,383.8%	2	144.4%	60.1%	2.403	0.128	0.077
	2072	44,559	2,229,522	5,003.5%	59	718	163,403	22,754.4%	1	144.4%	60.1%	2.403	0.123	0.074
	2073	35,310	1,365,020	3,865.8%	47	534	128,570	24,093.4%	1	144.4%	60.1%	2.403	0.118	0.070
	2074	27,851	734,515	2,637.3%	37	392	99,717	25,413.0%	1	144.4%	60.1%	2.403	0.113	0.067
	2075	21,849	332,827	1,523.3%	29	285	76,404	26,793.0%	1	144.4%	60.1%	2.403	0.109	0.064
	2076	17,039	125,906	738.9%	23	205	57,574	28,145.6%	0	144.4%	60.1%	2.403	0.105	0.060
	2077	13,202	49,308	373.5%	17	145	42,742	29,550.2%	0	144.4%	60.1%	2.403	0.101	0.058
	2078	10,153	21,414	210.9%	13	101	31,250	31,042.1%	0	144.4%	60.1%	2.403	0.097	0.055
	2079 - 2083	23,595	10,048	42.6%	30	177	61,014	34,442.9%	0	144.4%	60.1%	2.403	0.088	0.049
	2084 - 2088	4,835	31	0.7%	6	16	7,273	44,128.3%	0	144.4%	60.1%	2.403	0.073	0.039
	2089 - 2093	711	0	0.0%	1	1	401	60,119.5%	0	144.4%	60.1%	2.403	0.060	0.031

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	916,398,261	4,816,150,241	525.6%	162,475,037	624,988,831	384.7%
Lifetime	2,003,072,609	5,426,461,123	270.9%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,587,184,645	780,968,070	49.2%
Future	639,885,014	2,435,370,514	380.6%
Lifetime	2,227,069,659	3,216,338,585	144.4%

Exhibit I-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After 80% Rate Increase
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Disc. / Accum. Interest Rate Factors	
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J		
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Current Interest 4.0% (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Current Interest Rate Factors 4.0%	Pricing Interest Rate Factors 5.0%
Historical Experience	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-	3.058	4.017
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-	2.940	3.826
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-	2.827	3.643
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-	2.719	3.470
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-	2.614	3.305
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-	2.514	3.147
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-	2.417	2.998
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.063	2.324	2.855
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.6%	11.8%	0.478	2.235	2.719
	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	7.0%	11.9%	0.586	2.149	2.589
	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.645	2.066	2.466
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.668	1.986	2.349
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.757	1.910	2.237
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.870	1.837	2.130
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.898	1.766	2.029
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.914	1.698	1.932
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	18.0%	17.9%	1.006	1.633	1.840
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.7%	19.4%	1.065	1.570	1.753
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.7%	21.0%	1.081	1.510	1.669
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.5%	22.6%	1.124	1.451	1.590
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.9%	24.4%	1.146	1.396	1.514
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.5%	26.1%	1.168	1.342	1.442
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.3%	27.8%	1.199	1.290	1.373
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.9%	29.5%	1.218	1.241	1.308
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	38.1%	31.1%	1.226	1.193	1.246
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	40.5%	32.7%	1.237	1.147	1.186
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	43.5%	34.3%	1.268	1.103	1.130
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.7%	35.8%	1.304	1.061	1.076
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	49.2%	37.3%	1.318	1.020	1.025
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	52.1%	38.8%	1.343	0.981	0.976
	2020	80,320,480	84,860,757	105.7%	30,720	17,034,247	26,002,212	152.6%	11,908	54.5%	40.2%	1.354	0.943	0.929
	2021	99,610,038	89,253,049	89.6%	29,633	15,342,616	26,174,460	170.6%	10,869	56.2%	41.6%	1.351	0.907	0.885
	2022	95,193,618	94,763,235	99.5%	28,516	13,778,957	26,265,529	190.6%	9,896	58.1%	43.0%	1.352	0.872	0.843
	2023	90,733,782	100,317,128	110.6%	27,376	12,337,572	26,282,134	213.0%	8,988	60.1%	44.3%	1.358	0.838	0.803
	2024	86,258,362	105,901,096	122.8%	26,219	11,012,714	26,222,510	238.1%	8,141	62.2%	45.5%	1.368	0.806	0.765
	2025	81,787,572	111,489,535	136.3%	25,049	9,798,612	26,071,606	266.1%	7,354	64.5%	46.7%	1.380	0.775	0.728
	2026	77,336,829	116,950,397	151.2%	23,871	8,689,491	25,825,115	297.2%	6,624	66.8%	47.9%	1.395	0.745	0.694
	2027	72,918,593	122,250,479	167.7%	22,689	7,679,587	25,492,419	332.0%	5,950	69.2%	49.0%	1.413	0.717	0.661
	2028	68,543,712	127,344,981	185.8%	21,506	6,763,160	25,077,235	370.8%	5,328	71.6%	50.0%	1.432	0.689	0.629
	2029	64,222,928	132,211,131	205.9%	20,326	5,934,514	24,580,928	414.2%	4,756	74.1%	51.0%	1.453	0.662	0.599
	2030	59,967,964	136,771,528	228.1%	19,153	5,188,015	24,003,594	462.7%	4,233	76.6%	51.9%	1.476	0.637	0.571
	2031	55,790,642	140,883,365	252.5%	17,992	4,518,106	23,346,994	516.7%	3,755	79.1%	52.7%	1.500	0.612	0.543
	2032	51,704,141	144,505,604	279.5%	16,846	3,919,325	22,613,315	577.0%	3,320	81.6%	53.5%	1.525	0.589	0.518
	2033	47,723,195	147,630,960	309.3%	15,721	3,386,327	21,799,842	643.8%	2,926	84.2%	54.3%	1.551	0.566	0.493
	2034	43,861,412	150,196,855	342.4%	14,620	2,913,901	20,913,309	717.7%	2,570	86.7%	54.9%	1.577	0.544	0.469
	2035	40,132,167	151,996,648	378.7%	13,546	2,496,992	19,967,716	799.7%	2,249	89.1%	55.6%	1.604	0.524	0.447
	2036	36,549,013	152,848,968	418.2%	12,506	2,130,712	18,970,599	890.3%	1,962	91.6%	56.1%	1.631	0.503	0.426
	2037	33,125,815	152,773,673	461.2%	11,502	1,810,377	17,917,176	989.7%	1,706	93.9%	56.6%	1.658	0.484	0.406
	2038	29,875,097	151,800,318	508.1%	10,538	1,531,530	16,821,210	1,098.3%	1,477	96.2%	57.1%	1.685	0.465	0.386
	2039	26,807,350	149,907,124	559.2%	9,617	1,289,965	15,694,534	1,216.7%	1,275	98.4%	57.5%	1.711	0.448	0.368
	2040	23,931,061	147,054,644	614.5%	8,741	1,081,726	14,554,060	1,345.4%	1,097	100.5%	57.9%	1.736	0.430	0.350
	2041	21,252,471	143,254,847	674.1%	7,914	903,111	13,418,848	1,485.8%	940	102.4%	58.2%	1.760	0.414	0.334
	2042	18,775,285	138,616,767	738.3%	7,136	750,682	12,304,086	1,639.1%	803	104.3%	58.5%	1.783	0.398	0.318
	2043	16,500,656	133,235,817	807.5%	6,409	621,276	11,223,077	1,806.5%	684	106.0%	58.7%	1.805	0.383	0.303
	2044	14,426,727	127,291,105	882.3%	5,733	511,998	10,187,166	1,989.7%	580	107.6%	58.9%	1.826	0.368	0.288
	2045	12,549,391	120,950,559	963.8%	5,108	420,211	9,203,063	2,190.1%	490	109.1%	59.1%	1.845	0.354	0.274
	2046	10,862,542	114,372,275	1,052.9%	4,534	343,528	8,277,489	2,409.6%	413	110.4%	59.3%	1.863	0.340	0.261
	2047	9,357,583	107,608,059	1,150.0%	4,009	279,799	7,417,890	2,651.1%	347	111.6%	59.4%	1.880	0.327	0.249
	2048	8,023,969	100,739,002	1,255.5%	3,531	227,107	6,625,043	2,917.1%	291	112.7%	59.5%	1.895	0.314	0.237
	2049	6,849,968	93,826,780	1,369.7%	3,100	183,755	5,899,917	3,210.8%	243	113.7%	59.6%	1.908	0.302	0.226
	2050	5,823,192	86,963,243	1,493.4%	2,711	148,253	5,240,297	3,534.7%	202	114.6%	59.7%	1.921	0.291	0.215
	2051	4,930,836	80,260,524	1,627.7%	2,364	119,304	4,640,073	3,889.3%	168	115.5%	59.8%	1.932	0.280	0.205
	2052	4,159,780	73,635,023	1,770.2%	2,054	95,789	4,097,449	4,277.6%	139	116.2%	59.8%	1.942	0.269	0.195
	2053	3,496,963	67,116,247	1,919.3%	1,779	76,752	3,607,364	4,700.0%	115	116.8%	59.9%	1.951	0.258	0.186
	2054	2,929,903	60,818,191	2,075.8%	1,536	61,386	3,165,924	5,157.4%	95	117.3%	59.9%	1.959	0.248	0.177
	2055	2,446,931	54,802,887	2,239.7%	1,322	49,013	2,770,876	5,653.3%	78	117.8%	59.9%	1.965	0.239	0.168
	2056	2,037,434	49,194,849	2,414.5%	1,134	39,071	2,419,328	6,192.2%	64	118.2%	60.0%	1.971	0.230	0.160
	2057	1,691,612	43,907,291	2,595.6%	970	31,095	2,107,112	6,776.4%	52	118.6%	60.0%	1.977	0.221	0.153
	2058	1,400,657	38,934,380	2,779.7%	827	24,706	1,830,900	7,410.7%	42	118.9%	60.0%	1.981	0.212	0.146
	2059	1,156,671	34,261,075	2,962.0%	702	19,596	1,587,768	8,102.6%	34	119.1%	60.0%	1.985	0.204	0.139
	2060	952,637	29,966,252	3,145.6%	595	15,513	1,373,496	8,853.7%	28	119.4%	60.0%	1.988	0.196	0.132
	2061	782,571	26,029,321	3,326.1%	502	12,256	1,184,648	9,666.0%	22	119.5%	60.1%	1.991	0.189	0.126
	2062	641,246	22,417,396	3,495.9%	422	9,660	1,018,386	10,541.9%	18	119.7%	60.1%	1.993	0.182	0.120
	2063	524,132	19,137,160	3,651.2%	353	7,595	873,035	11,494.9%	14	119.8%	60.1%	1.995	0.175	0.114
	2064	427,355	16,159,258	3,781.2%	295	5,954	744,903	12,511.0%	11	119.9%	60.1%	1.996	0.168	0.109
	2065	347,562	13,514,608	3,888.4%	245	4,652	632,281	13,590.8%	9	120.0%	60.1%	1.997	0.161	0.103
	2066	281,925	11,170,505	3,962.2%	202	3,622	534,232	14,751.1%	7	120.1%	60.1%	1.998	0.155	0.099
	2067	228,073	9,114,287	3,996.2%	166	2,807	448,651	15,981.8%	5	120.1%	60.1%	1.999	0.149	0.094
	2068	184,003	7,301,485	3,968.1%	136	2,165	373,775	17,261.7%	4	120.2%	60.1%	2.000	0.143	0.089
	2069	148,012	5,699,926	3,851.0%	111	1,661	309,074	18,610.1%	3	120.2%	60.1%	2.000	0.138	0.085
	2070	118,680	4,308,926	3,630.7%	90	1,266	253,016	19,992.1%	2	120.2%	60.1%	2.000	0.133	0.081
	2071	94,824	3,123,794	3,294.3%	72	957	204,712	21,383.8%	2	120.2%	60.1%	2.000	0.128	0.077
	2072	75,463	2,121,361	2,811.1%	58	718	163,403	22,754.4%	1	120.2%	60.1%	2.001	0.123	0.074
	2073	59,799	1,298,741	2,171.8%	46	534	128,570	24,093.4%	1	120.2%	60.1%	2.001	0.118	0.070
	2074	47,167	698,819	1,481.6%	36	392	99,717	25,413.0%	1	120.2%	60.1%	2.001	0.113	0.067
	2075	37,003	316,636	855.7%	28	285	76,404	26,793.0%	1	120.2%	60.1%	2.001	0.109	0.064
	2076	28,857	119,773	415.1%	22	205	57,574	28,145.6%	0	120.2%	60.1%	2.001	0.105	0.060
	2077	22,359	46,903	209.8%	17	145	42,742	29,550.2%	0	120.2%	60.1%	2.001	0.101	0.058
	2078	17,196	20,368	118.5%	13	101	31,250	31,042.1%	0	120.2%	60.1%	2.001	0.097	0.055
	2079 - 2083	39,960	9,557	23.9%	29	177	61,014	34,442.9%	0	120.2%	60.1%	2.001	0.088	0.049
	2084 - 2088	8,189	30	0.4%	6	16	7,273	44,128.3%	0	120.2%	60.1%	2.001	0.073	0.039
	2089 - 2093	1,203	0	0.0%	1	1	401	60,119.5%	0	120.2%	60.1%	2.001	0.060	0.031

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	1,484,025,355	4,634,250,172	312.3%	162,475,037	624,988,831	384.7%
Lifetime	2,570,699,703	5,244,561,054	204.0%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,587,184,645	780,968,070	49.2%
Future	1,017,945,707	2,351,418,123	231.0%
Lifetime	2,605,130,353	3,132,386,194	120.2%

Attachment 2-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J			
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Pricing Interest Rate Factors 5.0%
	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-	4.599	-	4.017
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-	4.360	-	3.826
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-	4.132	-	3.643
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-	3.883	-	3.470
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-	3.578	-	3.305
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-	3.277	-	3.147
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-	2.986	-	2.998
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.059	2.619	2.576	2.855
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.5%	11.8%	0.472	2.469	2.465	2.719
Historical	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	6.9%	11.9%	0.584	2.360	2.359	2.589
Experience	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.643	2.258	2.258	2.466
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667	2.161	2.160	2.349
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755	2.068	2.068	2.237
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.869	1.979	1.986	2.130
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.897	1.893	1.893	2.029
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.912	1.812	1.812	1.932
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	1.002	1.734	1.734	1.840
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.6%	19.4%	1.060	1.659	1.659	1.753
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.6%	21.0%	1.075	1.588	1.588	1.669
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.3%	22.6%	1.116	1.519	1.519	1.590
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.7%	24.4%	1.137	1.454	1.454	1.514
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.2%	26.1%	1.157	1.391	1.391	1.442
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.0%	27.8%	1.186	1.331	1.331	1.373
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.5%	29.5%	1.204	1.274	1.274	1.308
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	37.7%	31.1%	1.211	1.219	1.219	1.246
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	39.9%	32.7%	1.221	1.167	1.167	1.186
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	42.8%	34.3%	1.250	1.116	1.116	1.130
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.0%	35.8%	1.283	1.068	1.068	1.076
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	48.4%	37.3%	1.296	1.022	1.022	1.025
	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	51.2%	38.8%	1.319	0.978	0.978	0.976
	2020	61,382,340	85,862,410	139.9%	31,476	17,034,247	26,002,212	152.6%	11,908	54.0%	40.2%	1.343	0.936	0.936	0.929
	2021	58,817,119	91,572,393	155.7%	30,362	15,342,616	26,174,460	170.6%	10,869	56.9%	41.6%	1.368	0.896	0.896	0.885
	2022	56,209,338	97,340,646	173.2%	29,217	13,778,957	26,265,529	190.6%	9,896	59.9%	43.0%	1.394	0.857	0.857	0.843
	2023	53,575,922	103,161,353	192.6%	28,049	12,337,572	26,282,134	213.0%	8,988	62.9%	44.3%	1.421	0.820	0.820	0.803
	2024	50,933,304	109,019,344	214.0%	26,863	11,012,714	26,222,510	238.1%	8,141	66.0%	45.5%	1.449	0.785	0.785	0.765
	2025	48,293,419	114,887,969	237.9%	25,665	9,798,612	26,071,606	266.1%	7,354	69.1%	46.7%	1.479	0.751	0.751	0.728
	2026	45,665,372	120,631,143	264.2%	24,458	8,689,491	25,825,115	297.2%	6,624	72.2%	47.9%	1.509	0.719	0.719	0.694
	2027	43,056,520	126,213,823	293.1%	23,247	7,679,587	25,492,419	332.0%	5,950	75.4%	49.0%	1.540	0.688	0.688	0.661
	2028	40,473,267	131,589,368	325.1%	22,034	6,763,160	25,077,235	370.8%	5,328	78.5%	50.0%	1.571	0.658	0.658	0.629
	2029	37,921,957	136,733,750	360.6%	20,825	5,934,514	24,580,928	414.2%	4,756	81.7%	51.0%	1.604	0.630	0.630	0.599
	2030	35,409,512	141,567,918	399.8%	19,624	5,188,015	24,003,594	462.7%	4,233	84.9%	51.9%	1.636	0.603	0.603	0.571
	2031	32,942,913	145,943,780	443.0%	18,434	4,518,106	23,346,994	516.7%	3,755	88.0%	52.7%	1.669	0.577	0.577	0.543
	2032	30,529,941	149,817,027	490.7%	17,260	3,919,325	22,613,315	577.0%	3,320	91.1%	53.5%	1.703	0.552	0.552	0.518
	2033	28,179,297	153,178,459	543.6%	16,107	3,386,327	21,799,842	643.8%	2,926	94.2%	54.3%	1.736	0.528	0.528	0.493
Projected	2034	25,899,015	155,961,305	602.2%	14,979	2,913,901	20,913,309	717.7%	2,570	97.2%	54.9%	1.770	0.505	0.505	0.469
Future	2035	23,696,994	157,950,146	666.5%	13,880	2,496,992	19,967,716	799.7%	2,249	100.2%	55.6%	1.803	0.484	0.484	0.447
Experience	2036	21,581,235	158,954,417	736.5%	12,813	2,130,712	18,970,599	890.3%	1,962	103.0%	56.1%	1.836	0.463	0.463	0.426
(75 Years)	2037	19,559,926	158,991,528	812.8%	11,784	1,810,377	17,917,176	989.7%	1,706	105.8%	56.6%	1.868	0.443	0.443	0.406
	2038	17,640,462	158,089,457	896.2%	10,797	1,531,530	16,821,210	1,098.3%	1,477	108.4%	57.1%	1.899	0.424	0.424	0.386
	2039	15,829,038	156,222,994	986.9%	9,853	1,289,965	15,694,534	1,216.7%	1,275	110.9%	57.5%	1.929	0.406	0.406	0.368
	2040	14,130,665	153,349,407	1,085.2%	8,956	1,081,726	14,554,060	1,345.4%	1,097	113.3%	57.9%	1.958	0.388	0.388	0.350
	2041	12,549,028	149,479,539	1,191.2%	8,108	903,111	13,418,848	1,485.8%	940	115.5%	58.2%	1.985	0.371	0.371	0.334
	2042	11,086,314	144,725,054	1,305.4%	7,311	750,682	12,304,086	1,639.1%	803	117.6%	58.5%	2.011	0.355	0.355	0.318
	2043	9,743,205	139,184,405	1,428.5%	6,566	621,276	11,223,077	1,806.5%	684	119.5%	58.7%	2.035	0.340	0.340	0.303
	2044	8,518,605	133,044,091	1,561.8%	5,874	511,998	10,187,166	1,989.7%	580	121.2%	58.9%	2.058	0.326	0.326	0.288
	2045	7,410,087	126,479,562	1,706.9%	5,234	420,211	9,203,063	2,190.1%	490	122.9%	59.1%	2.079	0.312	0.312	0.274
	2046	6,414,047	119,656,293	1,865.5%	4,645	343,528	8,277,489	2,409.6%	413	124.3%	59.3%	2.098	0.298	0.298	0.261
	2047	5,525,408	112,628,580	2,038.4%	4,107	279,799	7,417,890	2,651.1%	347	125.6%	59.4%	2.115	0.285	0.285	0.249
	2048	4,737,944	105,481,714	2,226.3%	3,618	227,107	6,625,043	2,917.1%	291	126.8%	59.5%	2.131	0.273	0.273	0.237
	2049	4,044,726	98,280,858	2,429.9%	3,176	183,755	5,899,917	3,210.8%	243	127.9%	59.6%	2.146	0.261	0.261	0.226
	2050	3,438,442	91,122,886	2,650.1%	2,778	148,253	5,240,297	3,534.7%	202	128.9%	59.7%	2.159	0.250	0.250	0.215
	2051	2,911,530	84,126,308	2,889.4%	2,422	119,304	4,640,073	3,889.3%	168	129.7%	59.8%	2.170	0.239	0.239	0.205
	2052	2,456,241	77,204,216	3,143.2%	2,104	95,789	4,097,449	4,277.6%	139	130.4%	59.8%	2.181	0.229	0.229	0.195
	2053	2,064,865	70,388,226	3,408.9%	1,823	76,752	3,607,364	4,700.0%	115	131.1%	59.9%	2.190	0.219	0.219	0.186
	2054	1,730,031	63,798,493	3,687.7%	1,573	61,386	3,165,924	5,157.4%	95	131.7%	59.9%	2.198	0.210	0.210	0.177
	2055	1,444,849	57,500,892	3,979.7%	1,354	49,013	2,770,876	5,653.3%	78	132.1%	59.9%	2.205	0.201	0.201	0.168
	2056	1,203,051	51,626,859	4,291.3%	1,162	39,071	2,419,328	6,192.2%	64	132.6%	60.0%	2.211	0.192	0.192	0.160
	2057	998,853	46,086,064	4,613.9%	993	31,095	2,107,112	6,776.4%	52	132.9%	60.0%	2.216	0.184	0.184	0.153
	2058	827,051	40,872,979	4,942.0%	847	24,706	1,830,900	7,410.7%	42	133.2%	60.0%	2.220	0.176	0.176	0.146
	2059	682,984	35,972,193	5,266.9%	720	19,596	1,587,768	8,102.6%	34	133.5%	60.0%	2.224	0.168	0.168	0.139
	2060	562,507	31,466,958	5,594.1%	609	15,513	1,373,496	8,853.7%	28	133.7%	60.0%	2.227	0.161	0.161	0.132
	2061	462,088	27,336,015	5,915.8%	514	12,256	1,184,648	9,666.0%	22	133.9%	60.1%	2.230	0.154	0.154	0.126
	2062	378,639	23,545,196	6,218.4%	432	9,660	1,018,386	10,541.9%	18	134.0%	60.1%	2.232	0.148	0.148	0.120
	2063	309,486	20,101,824	6,495.2%	362	7,595	873,035	11,494.9%	14	134.2%	60.1%	2.233	0.141	0.141	0.114
	2064	252,342	16,975,244	6,727.1%	302	5,954	744,903	12,511.0%	11	134.3%	60.1%	2.235	0.135	0.135	0.109
	2065	205,226	14,198,124	6,918.3%	251	4,652	632,281	13,590.8%	9	134.3%	60.1%	2.236	0.129	0.129	0.103
	2066	166,469	11,736,265	7,050.1%	207	3,622	534,232	14,751.1%	7	134.4%	60.1%	2.237	0.124	0.124	0.099
	2067	134,671	9,576,500	7,111.0%	171	2,807	448,651	15,981.8%	5	134.5%	60.1%	2.238	0.118	0.119	0.094
	2068	108,649	7,672,211	7,061.5%	140	2,165	373,775	17,261.7%	4	134.5%	60.1%	2.238	0.113	0.113	0.089
	2069	87,397	5,989,669	6,853.4%	114	1,661	309,074	18,610.1%	3	134.5%	60.1%	2.238	0.109	0.109	0.085
	2070	70,077	4,528,202	6,461.7%	92	1,266	253,016	19,992.1%	2	134.5%	60.1%	2.239	0.104	0.104	0.081
	2071	55,991	3,282,921	5,863.3%	74	957	204,712	21,383.8%	2	134.6%	60.1%	2.239	0.099	0.100	0.077
	2072	44,559	2,229,522	5,003.5%	59	718	163,403	22,754.4%	1	134.6%	60.1%	2.239	0.095	0.095	0.074
	2073	35,310	1,365,020	3,865.8%	47	534	128,570	24,093.4%	1	134.6%	60.1%	2.239	0.091	0.091	0.070
	2074	27,851	734,515	2,637.3%	37	392	99,717	25,413.0%	1	134.6%	60.1%	2.239	0.087	0.087	0.067
	2075	21,849	332,827	1,523.3%	29	285	76,404	26,793.0%	1	134.6%	60.1%	2.239	0.083	0.083	0.064
	2076	17,039	125,906	738.9%	23	205	57,574	28,145.6%	0	134.6%	60.1%	2.239	0.080	0.080	0.060
	2077	13,202	49,308	373.5%	17	145	42,742	29,550.2%	0	134.6%	60.1%	2.239	0.076	0.076	0.058
	2078	10,153	21,414	210.9%	13	101	31,250	31,042.1%	0	134.6%	60.1%	2.239	0.073	0.073	0.055
	2079 - 2083	23,595	10,048	42.6%	30	177	61,014	34,442.9%	0	134.6%	60.1%	2.239	0.066	0.069	0.049
	2084 - 2088	4,835	31	0.7%	6	16	7,273	44,128.3%	0	134.6%	60.1%	2.239	0.053	0.054	0.039
	2089 - 2093	711	0	0.0%	1	1	401	60,119.5%	0	134.6%	60.1%	2.239	0.043	0.044	0.031

Without Interest Accum./Disc.

History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	916,398,261	4,816,150,241	525.6%	162,475,037	624,988,831	384.7%
Lifetime	2,003,072,609	5,426,461,123	270.9%	868,440,027	937,475,733	107.9%

With Interest Accum./Disc. To 12/31/2018

History	1,667,762,828	806,750,932	48.4%
Future	615,827,630	2,266,257,061	368.0%
Lifetime	2,283,590,459	3,073,007,993	134.6%

Attachment 2-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J			
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Pricing Interest Rate Factors 5.0%
	1990	3,020	0	0.0%	2	2,860	134	4.7%	2	0.0%	4.7%	-	4.599	-	4.017
	1991	5,160	0	0.0%	10	4,650	262	5.6%	10	0.0%	5.3%	-	4.360	-	3.826
	1992	17,893	0	0.0%	20	16,551	1,165	7.0%	18	0.0%	6.5%	-	4.132	-	3.643
	1993	26,504	0	0.0%	25	23,290	1,921	8.2%	22	0.0%	7.3%	-	3.883	-	3.470
	1994	36,539	0	0.0%	34	30,980	2,911	9.4%	29	0.0%	8.1%	-	3.578	-	3.305
	1995	50,865	0	0.0%	46	42,551	4,659	10.9%	38	0.0%	9.0%	-	3.277	-	3.147
	1996	73,302	0	0.0%	62	60,735	7,384	12.2%	50	0.0%	10.0%	-	2.986	-	2.998
	1997	457,693	5,009	1.1%	1,094	430,915	52,039	12.1%	1,072	0.7%	11.4%	0.059	2.619	2.576	2.855
	1998	4,368,093	280,995	6.4%	7,533	4,266,067	504,206	11.8%	7,413	5.5%	11.8%	0.472	2.469	2.465	2.719
Historical	1999	14,145,855	1,058,288	7.5%	15,392	13,718,240	1,640,292	12.0%	14,852	6.9%	11.9%	0.584	2.360	2.359	2.589
Experience	2000	24,246,018	2,163,078	8.9%	22,765	22,944,696	2,972,299	13.0%	21,446	8.0%	12.5%	0.643	2.258	2.258	2.466
	2001	34,674,592	3,384,971	9.8%	31,587	32,085,907	4,512,929	14.1%	29,253	8.8%	13.1%	0.667	2.161	2.160	2.349
	2002	46,656,439	6,279,177	13.5%	41,414	42,443,920	6,403,147	15.1%	37,937	10.4%	13.8%	0.755	2.068	2.068	2.237
	2003	56,534,761	10,131,013	17.9%	44,939	50,567,240	8,297,238	16.4%	40,103	12.6%	14.5%	0.869	1.979	1.986	2.130
	2004	60,404,290	10,903,905	18.1%	45,394	52,065,474	9,815,711	18.9%	38,977	13.9%	15.5%	0.897	1.893	1.893	2.029
	2005	62,050,445	12,804,047	20.6%	44,945	51,122,422	11,300,209	22.1%	37,046	15.1%	16.6%	0.912	1.812	1.812	1.932
	2006	61,771,219	21,045,582	34.1%	43,974	48,305,541	12,870,252	26.6%	34,674	17.9%	17.9%	1.002	1.734	1.734	1.840
	2007	61,416,590	23,904,981	38.9%	43,105	45,517,313	14,544,493	32.0%	32,459	20.6%	19.4%	1.060	1.659	1.659	1.753
	2008	61,045,723	24,119,627	39.5%	42,158	42,867,744	16,210,949	37.8%	30,355	22.6%	21.0%	1.075	1.588	1.588	1.669
	2009	60,441,801	31,698,250	52.4%	41,219	40,277,819	17,806,092	44.2%	28,346	25.3%	22.6%	1.116	1.519	1.519	1.590
	2010	60,009,175	33,401,661	55.7%	40,415	37,754,729	19,302,557	51.1%	26,429	27.7%	24.4%	1.137	1.454	1.454	1.514
	2011	59,573,790	37,654,976	63.2%	39,621	35,303,539	20,584,751	58.3%	24,608	30.2%	26.1%	1.157	1.391	1.391	1.442
	2012	59,069,008	44,092,218	74.6%	38,810	32,954,872	21,608,970	65.6%	22,876	33.0%	27.8%	1.186	1.331	1.331	1.373
	2013	58,489,585	45,687,976	78.1%	38,056	30,711,916	22,441,145	73.1%	21,226	35.5%	29.5%	1.204	1.274	1.274	1.308
	2014	57,808,615	45,653,690	79.0%	37,132	28,531,015	23,155,273	81.2%	19,659	37.7%	31.1%	1.211	1.219	1.219	1.246
	2015	56,919,328	49,911,876	87.7%	36,269	26,394,151	23,787,922	90.1%	18,175	39.9%	32.7%	1.221	1.167	1.167	1.186
	2016	59,221,870	63,454,480	107.1%	35,385	24,382,248	24,373,423	100.0%	16,771	42.8%	34.3%	1.250	1.116	1.116	1.130
	2017	62,520,779	73,659,897	117.8%	34,457	22,471,958	24,906,390	110.8%	15,446	46.0%	35.8%	1.283	1.068	1.068	1.076
	2018	64,635,394	69,015,187	106.8%	33,588	20,665,648	25,378,181	122.8%	14,194	48.4%	37.3%	1.296	1.022	1.022	1.025
	2019	63,890,795	80,174,673	125.5%	32,552	18,859,474	25,750,108	136.5%	13,016	51.2%	38.8%	1.319	0.978	0.978	0.976
	2020	67,093,103	85,697,643	127.7%	31,157	17,034,247	26,002,212	152.6%	11,908	53.8%	40.2%	1.339	0.936	0.936	0.929
	2021	71,653,779	91,161,945	127.2%	30,048	15,342,616	26,174,460	170.6%	10,869	56.4%	41.6%	1.355	0.896	0.896	0.885
	2022	68,848,086	96,857,108	140.7%	28,907	13,778,957	26,265,529	190.6%	9,896	59.0%	43.0%	1.373	0.857	0.857	0.843
	2023	66,005,979	102,589,912	155.4%	27,744	12,337,572	26,282,134	213.0%	8,988	61.6%	44.3%	1.392	0.820	0.820	0.803
	2024	63,143,507	108,342,617	171.6%	26,563	11,012,714	26,222,510	238.1%	8,141	64.3%	45.5%	1.413	0.785	0.785	0.765
	2025	60,272,144	114,086,662	189.3%	25,370	9,798,612	26,071,606	266.1%	7,354	67.1%	46.7%	1.436	0.751	0.751	0.728
	2026	57,400,169	119,683,719	208.5%	24,169	8,689,491	25,825,115	297.2%	6,624	69.8%	47.9%	1.459	0.719	0.719	0.694
	2027	54,533,487	125,096,224	229.4%	22,964	7,679,587	25,492,419	332.0%	5,950	72.6%	49.0%	1.484	0.688	0.688	0.661
	2028	51,676,697	130,275,382	252.1%	21,758	6,763,160	25,077,235	370.8%	5,328	75.4%	50.0%	1.509	0.658	0.658	0.629
	2029	48,834,531	135,195,684	276.8%	20,556	5,934,514	24,580,928	414.2%	4,756	78.2%	51.0%	1.535	0.630	0.630	0.599
	2030	46,012,543	139,779,918	303.8%	19,361	5,188,015	24,003,594	462.7%	4,233	81.0%	51.9%	1.562	0.603	0.603	0.571
	2031	43,216,459	143,881,825	332.9%	18,179	4,518,106	23,346,994	516.7%	3,755	83.8%	52.7%	1.589	0.577	0.577	0.543
	2032	40,452,979	147,457,942	364.5%	17,013	3,919,325	22,613,315	577.0%	3,320	86.5%	53.5%	1.617	0.552	0.552	0.518
	2033	37,729,958	150,500,852	398.9%	15,869	3,386,327	21,799,842	643.8%	2,926	89.3%	54.3%	1.645	0.528	0.528	0.493
Projected	2034	35,054,969	152,948,149	436.3%	14,750	2,913,901	20,913,309	717.7%	2,570	91.9%	54.9%	1.673	0.505	0.505	0.469
Future	2035	32,436,281	154,601,030	476.6%	13,660	2,496,992	19,967,716	799.7%	2,249	94.5%	55.6%	1.701	0.484	0.484	0.447
Experience	2036	29,883,244	155,281,617	519.6%	12,604	2,130,712	18,970,599	890.3%	1,962	97.0%	56.1%	1.728	0.463	0.463	0.426
(75 Years)	2037	27,406,537	155,012,949	565.6%	11,585	1,810,377	17,917,176	989.7%	1,706	99.4%	56.6%	1.755	0.443	0.443	0.406
	2038	25,016,863	153,828,628	614.9%	10,608	1,531,530	16,821,210	1,098.3%	1,477	101.7%	57.1%	1.781	0.424	0.424	0.386
	2039	22,724,098	151,710,705	667.6%	9,676	1,289,965	15,694,534	1,216.7%	1,275	103.9%	57.5%	1.807	0.406	0.406	0.368
	2040	20,537,260	148,629,551	723.7%	8,790	1,081,726	14,554,060	1,345.4%	1,097	106.0%	57.9%	1.831	0.388	0.388	0.350
	2041	18,464,399	144,608,196	783.2%	7,954	903,111	13,418,848	1,485.8%	940	107.9%	58.2%	1.854	0.371	0.371	0.334
	2042	16,512,398	139,760,515	846.4%	7,168	750,682	12,304,086	1,639.1%	803	109.7%	58.5%	1.876	0.355	0.355	0.318
	2043	14,687,089	134,184,153	913.6%	6,435	621,276	11,223,077	1,806.5%	684	111.4%	58.7%	1.897	0.340	0.340	0.303
	2044	12,992,507	128,059,471	985.6%	5,753	511,998	10,187,166	1,989.7%	580	112.9%	58.9%	1.916	0.326	0.326	0.288
	2045	11,430,959	121,556,261	1,063.4%	5,124	420,211	9,203,063	2,190.1%	490	114.3%	59.1%	1.934	0.312	0.312	0.274
	2046	10,003,036	114,838,474	1,148.0%	4,546	343,528	8,277,489	2,409.6%	413	115.6%	59.3%	1.950	0.298	0.298	0.261
	2047	8,707,003	107,958,487	1,239.9%	4,018	279,799	7,417,890	2,651.1%	347	116.7%	59.4%	1.965	0.285	0.285	0.249
	2048	7,539,144	100,995,431	1,339.6%	3,538	227,107	6,625,043	2,917.1%	291	117.8%	59.5%	1.979	0.273	0.273	0.237
	2049	6,494,396	94,008,689	1,447.5%	3,105	183,755	5,899,917	3,210.8%	243	118.7%	59.6%	1.991	0.261	0.261	0.226
	2050	5,566,637	87,087,745	1,564.5%	2,715	148,253	5,240,297	3,534.7%	202	119.5%	59.7%	2.002	0.250	0.250	0.215
	2051	4,748,777	80,342,095	1,691.8%	2,366	119,304	4,640,073	3,889.3%	168	120.3%	59.8%	2.012	0.239	0.239	0.205
	2052	4,032,751	73,685,620	1,827.2%	2,056	95,789	4,097,449	4,277.6%	139	120.9%	59.8%	2.021	0.229	0.229	0.195
	2053	3,409,809	67,145,421	1,969.2%	1,780	76,752	3,607,364	4,700.0%	115	121.5%	59.9%	2.029	0.219	0.219	0.186
	2054	2,871,070	60,833,607	2,118.8%	1,536	61,386	3,165,924	5,157.4%	95	122.0%	59.9%	2.036	0.210	0.210	0.177
	2055	2,407,813	54,810,281	2,276.4%	1,322	49,013	2,770,876	5,653.3%	78	122.4%	59.9%	2.042	0.201	0.201	0.168
	2056	2,011,766	49,198,094	2,445.5%	1,134	39,071	2,419,328	6,192.2%	64	122.8%	60.0%	2.047	0.192	0.192	0.160
	2057	1,674,954	43,908,581	2,621.5%	970	31,095	2,107,112	6,776.4%	52	123.1%	60.0%	2.052	0.184	0.184	0.153
	2058	1,389,919	38,934,850	2,801.2%	827	24,706	1,830,900	7,410.7%	42	123.3%	60.0%	2.055	0.176	0.176	0.146
	2059	1,149,762	34,261,242	2,979.9%	702	19,596	1,587,768	8,102.6%	34	123.6%	60.0%	2.059	0.168	0.168	0.139
	2060	948,187	29,966,312	3,160.4%	595	15,513	1,373,496	8,853.7%	28	123.8%	60.0%	2.061	0.161	0.161	0.132
	2061	779,694	26,029,345	3,338.4%	502	12,256	1,184,648	9,666.0%	22	123.9%	60.1%	2.064	0.154	0.154	0.126
	2062	639,382	22,417,406	3,506.1%	422	9,660	1,018,386	10,541.9%	18	124.1%	60.1%	2.065	0.148	0.148	0.120
	2063	522,926	19,137,164	3,659.6%	353	7,595	873,035	11,494.9%	14	124.2%	60.1%	2.067	0.141	0.141	0.114
	2064	426,579	16,159,260	3,788.1%	295	5,954	744,903	12,511.0%	11	124.2%	60.1%	2.068	0.135	0.135	0.109
	2065	347,067	13,514,609	3,894.0%	245	4,652	632,281	13,590.8%	9	124.3%	60.1%	2.069	0.129	0.129	0.103
	2066	281,615	11,170,505	3,966.6%	202	3,622	534,232	14,751.1%	7	124.4%	60.1%	2.070	0.124	0.124	0.099
	2067	227,881	9,114,287	3,999.6%	166	2,807	448,651	15,981.8%	5	124.4%	60.1%	2.071	0.118	0.119	0.094
	2068	183,886	7,301,485	3,970.7%	136	2,165	373,775	17,261.7%	4	124.5%	60.1%	2.071	0.113	0.113	0.089
	2069	147,943	5,699,926	3,852.8%	111	1,661	309,074	18,610.1%	3	124.5%	60.1%	2.071	0.109	0.109	0.085
	2070	118,641	4,308,926	3,631.9%	90	1,266	253,016	19,992.1%	2	124.5%	60.1%	2.072	0.104	0.104	0.081
	2071	94,805	3,123,794	3,295.0%	72	957	204,712	21,383.8%	2	124.5%	60.1%	2.072	0.099	0.100	0.077
	2072	75,456	2,121,361	2,811.4%	58	718	163,403	22,754.4%	1	124.5%	60.1%	2.072	0.095	0.095	0.074
	2073	59,798	1,298,741	2,171.9%	46	534	128,570	24,093.4%	1	124.5%	60.1%	2.072	0.091	0.091	0.070
	2074	47,167	698,819	1,481.6%	36	392	99,717	25,413.0%	1	124.5%	60.1%	2.072	0.087	0.087	0.067
	2075	37,003	316,636	855.7%	28	285	76,404	26,793.0%	1	124.5%	60.1%	2.072	0.083	0.083	0.064
	2076	28,857	119,773	415.1%	22	205	57,574	28,145.6%	0	124.5%	60.1%	2.072	0.080	0.080	0.060
	2077	22,359	46,903	209.8%	17	145	42,742	29,550.2%	0	124.5%	60.1%	2.072	0.076	0.076	0.058
	2078	17,196	20,368	118.5%	13	101	31,250	31,042.1%	0	124.5%	60.1%	2.072	0.073	0.073	0.055
	2079 - 2083	39,960	9,557	23.9%	29	177	61,014	34,442.9%	0	124.5%	60.1%	2.072	0.066	0.069	0.049
	2084 - 2088	8,189	30	0.4%	6	16	7,273	44,128.3%	0	124.5%	60.1%	2.072	0.053	0.054	0.039
	2089 - 2093	1,203	0	0.0%	1	1	401	60,119.5%	0	124.5%	60.1%	2.072	0.043	0.044	0.031

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	1,086,674,348	610,310,882	56.2%	705,964,991	312,486,902	44.3%
Future	1,174,973,451	4,691,547,156	399.3%	162,475,037	624,988,831	384.7%
Lifetime	2,261,647,798	5,301,858,038	234.4%	868,440,027	937,475,733	107.9%

	With Interest Accum./Disc. To 12/31/2018		
History	1,667,762,828	806,750,932	48.4%
Future	764,995,640	2,222,545,440	290.5%
Lifetime	2,432,758,468	3,029,296,371	124.5%

Attachment 3-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J			
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Pricing Interest Rate Factors 5.0%
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	4.017
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.826
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.643
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.470
	1994	1,776	0	0.0%	2	1,773	139	7.9%	2	0.0%	7.9%	-	3.305	-	3.305
	1995	2,830	0	0.0%	2	2,643	234	8.9%	2	0.0%	8.4%	-	3.147	-	3.147
	1996	3,560	0	0.0%	3	3,129	307	9.8%	3	0.0%	9.0%	-	2.935	-	2.998
	1997	31,423	0	0.0%	87	30,615	3,105	10.1%	86	0.0%	9.9%	-	2.601	-	2.855
	1998	279,161	132,282	47.4%	358	276,385	27,852	10.1%	350	41.0%	10.1%	4.075	2.468	2.465	2.719
	1999	600,195	0	0.0%	625	575,224	65,465	11.4%	592	14.7%	10.9%	1.353	2.360	-	2.589
	2000	922,496	1,319	0.1%	864	855,585	110,846	13.0%	796	7.7%	11.9%	0.645	2.258	2.258	2.466
	2001	1,337,388	29,841	2.2%	1,306	1,202,908	167,563	13.9%	1,182	5.5%	12.7%	0.432	2.161	2.160	2.349
	2002	1,957,972	161,427	8.2%	1,815	1,741,360	243,765	14.0%	1,640	6.5%	13.1%	0.493	2.068	2.067	2.237
	2003	2,723,020	205,083	7.5%	2,512	2,403,455	337,925	14.1%	2,250	6.8%	13.4%	0.508	1.979	1.978	2.130
	2004	3,285,700	335,293	10.2%	2,457	2,818,780	424,787	15.1%	2,095	7.7%	13.9%	0.559	1.893	1.893	2.029
	2005	3,260,026	163,176	5.0%	2,412	2,633,161	487,702	18.5%	1,953	7.2%	14.7%	0.487	1.812	1.812	1.932
	2006	3,234,521	743,737	23.0%	2,356	2,478,489	558,973	22.6%	1,831	9.8%	15.9%	0.616	1.734	1.734	1.840
	2007	3,217,857	479,977	14.9%	2,329	2,341,122	633,835	27.1%	1,719	10.5%	17.1%	0.610	1.659	1.659	1.753
	2008	3,225,575	1,180,662	36.6%	2,282	2,211,964	708,425	32.0%	1,611	13.4%	18.5%	0.725	1.588	1.588	1.669
	2009	3,219,890	1,315,135	40.8%	2,243	2,084,274	784,072	37.6%	1,509	16.1%	20.0%	0.806	1.519	1.519	1.590
	2010	3,204,282	380,297	11.9%	2,194	1,961,409	863,176	44.0%	1,410	15.8%	21.6%	0.731	1.454	1.454	1.514
	2011	3,178,716	1,084,902	34.1%	2,159	1,840,893	940,968	51.1%	1,317	17.2%	23.2%	0.740	1.391	1.391	1.442
	2012	3,163,323	1,486,105	47.0%	2,120	1,725,687	1,005,946	58.3%	1,227	19.1%	24.8%	0.771	1.331	1.331	1.373
	2013	3,135,399	1,835,094	58.5%	2,087	1,613,692	1,056,900	65.5%	1,142	21.5%	26.5%	0.813	1.274	1.274	1.308
	2014	3,110,425	2,392,054	76.9%	2,051	1,507,563	1,101,280	73.1%	1,061	24.5%	28.0%	0.872	1.219	1.219	1.246
	2015	3,081,502	2,777,894	90.1%	2,010	1,404,729	1,144,517	81.5%	984	27.6%	29.6%	0.933	1.167	1.167	1.186
	2016	3,234,804	1,545,922	47.8%	1,959	1,301,460	1,184,456	91.0%	911	28.6%	31.2%	0.916	1.116	1.116	1.130
	2017	3,443,718	2,165,650	62.9%	1,917	1,204,802	1,223,891	101.6%	841	30.1%	32.7%	0.920	1.068	1.068	1.076
	2018	3,598,851	3,841,371	106.7%	1,879	1,111,516	1,261,678	113.5%	776	33.4%	34.3%	0.976	1.022	1.022	1.025
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	115.7%	1,826	1,019,514	1,296,027	127.1%	714	36.7%	35.8%	1.025	0.978	0.978	0.976
	2020	3,442,134	4,454,804	129.4%	1,770	925,963	1,324,016	143.0%	655	39.9%	37.2%	1.071	0.936	0.936	0.929
	2021	3,310,102	4,790,010	144.7%	1,712	838,706	1,348,065	160.7%	600	43.2%	38.7%	1.115	0.896	0.896	0.885
	2022	3,174,687	5,134,803	161.7%	1,653	757,514	1,369,539	180.8%	548	46.5%	40.1%	1.158	0.857	0.857	0.843
	2023	3,036,399	5,495,199	181.0%	1,591	682,155	1,388,331	203.5%	500	49.8%	41.5%	1.200	0.820	0.820	0.803
	2024	2,896,179	5,869,408	202.7%	1,528	612,399	1,404,704	229.4%	454	53.2%	42.9%	1.241	0.785	0.785	0.765
	2025	2,755,026	6,259,002	227.2%	1,464	548,013	1,417,096	258.6%	412	56.6%	44.2%	1.281	0.751	0.751	0.728
	2026	2,613,548	6,660,579	254.8%	1,399	488,765	1,425,495	291.7%	372	60.1%	45.5%	1.322	0.719	0.719	0.694
	2027	2,472,106	7,074,713	286.2%	1,334	434,418	1,429,065	329.0%	335	63.7%	46.7%	1.363	0.688	0.688	0.661
	2028	2,331,067	7,499,109	321.7%	1,268	384,737	1,427,999	371.2%	301	67.3%	47.9%	1.404	0.658	0.658	0.629
	2029	2,190,808	7,928,565	361.9%	1,202	339,482	1,422,292	419.0%	269	71.0%	49.1%	1.446	0.630	0.630	0.599
	2030	2,051,710	8,347,540	406.9%	1,136	298,411	1,411,697	473.1%	240	74.7%	50.2%	1.489	0.603	0.603	0.571
	2031	1,914,199	8,737,362	456.5%	1,070	261,279	1,395,454	534.1%	214	78.4%	51.2%	1.531	0.577	0.577	0.543
	2032	1,778,761	9,103,237	511.8%	1,004	227,840	1,372,817	602.5%	189	82.1%	52.2%	1.574	0.552	0.552	0.518
	2033	1,645,941	9,439,460	573.5%	940	197,853	1,343,531	679.1%	167	85.8%	53.1%	1.616	0.528	0.528	0.493
	2034	1,516,284	9,746,148	642.8%	876	171,076	1,307,374	764.2%	147	89.5%	53.9%	1.659	0.505	0.506	0.469
	2035	1,390,289	9,997,262	719.1%	813	147,270	1,264,995	859.0%	129	93.1%	54.7%	1.701	0.484	0.484	0.447
	2036	1,268,492	10,177,563	802.3%	752	126,202	1,216,975	964.3%	112	96.7%	55.5%	1.743	0.463	0.463	0.426
	2037	1,151,470	10,287,840	893.5%	692	107,643	1,162,831	1,080.3%	98	100.1%	56.1%	1.783	0.443	0.443	0.406
	2038	1,039,754	10,322,167	992.8%	635	91,374	1,103,205	1,207.4%	84	103.4%	56.7%	1.823	0.424	0.424	0.386
	2039	933,814	10,290,658	1,102.0%	580	77,184	1,039,293	1,346.5%	73	106.6%	57.3%	1.861	0.406	0.406	0.368
	2040	834,080	10,179,561	1,220.5%	527	64,874	972,372	1,498.9%	63	109.7%	57.8%	1.898	0.388	0.388	0.350
	2041	740,855	9,990,274	1,348.5%	477	54,251	903,735	1,665.8%	53	112.5%	58.2%	1.933	0.371	0.371	0.334
	2042	654,371	9,727,332	1,486.5%	429	45,136	834,287	1,848.4%	46	115.2%	58.6%	1.966	0.355	0.355	0.318
	2043	574,743	9,396,171	1,634.8%	385	37,360	764,776	2,047.0%	39	117.7%	58.9%	1.997	0.340	0.340	0.303
	2044	501,979	9,015,779	1,796.0%	343	30,767	696,486	2,263.8%	33	120.0%	59.2%	2.025	0.326	0.325	0.288
	2045	436,006	8,591,633	1,970.5%	305	25,210	630,455	2,500.8%	27	122.1%	59.5%	2.052	0.311	0.311	0.274
	2046	376,671	8,138,650	2,160.7%	270	20,557	566,895	2,757.7%	23	124.0%	59.7%	2.076	0.298	0.298	0.261
	2047	323,694	7,656,664	2,365.4%	237	16,683	506,996	3,038.9%	19	125.7%	59.9%	2.099	0.285	0.285	0.249
	2048	276,729	7,151,984	2,584.5%	208	13,480	451,404	3,348.8%	16	127.2%	60.0%	2.119	0.273	0.273	0.237
	2049	235,372	6,650,807	2,825.7%	182	10,846	400,183	3,689.8%	13	128.6%	60.2%	2.137	0.261	0.261	0.226
	2050	199,218	6,145,868	3,085.0%	158	8,693	352,865	4,059.3%	11	129.8%	60.3%	2.154	0.250	0.250	0.215
	2051	167,866	5,658,374	3,370.8%	137	6,943	309,513	4,458.0%	9	130.9%	60.4%	2.168	0.239	0.239	0.205
	2052	140,868	5,170,777	3,670.7%	118	5,528	270,069	4,885.6%	7	131.9%	60.5%	2.181	0.229	0.229	0.195
	2053	117,741	4,672,810	3,968.7%	101	4,389	234,433	5,341.2%	6	132.7%	60.5%	2.192	0.219	0.219	0.186
	2054	98,034	4,196,663	4,280.8%	87	3,476	201,964	5,809.5%	5	133.4%	60.6%	2.202	0.210	0.210	0.177
	2055	81,339	3,752,816	4,613.8%	74	2,748	173,035	6,297.4%	4	134.0%	60.6%	2.211	0.201	0.201	0.168
	2056	67,287	3,348,537	4,976.5%	63	2,168	147,957	6,825.7%	3	134.5%	60.7%	2.218	0.192	0.192	0.160
	2057	55,522	2,967,630	5,344.9%	54	1,707	126,057	7,384.2%	3	135.0%	60.7%	2.224	0.184	0.184	0.153
	2058	45,716	2,605,341	5,698.9%	45	1,342	107,072	7,976.5%	2	135.3%	60.7%	2.229	0.176	0.176	0.146
	2059	37,568	2,277,410	6,062.1%	38	1,054	90,957	8,629.7%	2	135.6%	60.7%	2.234	0.168	0.168	0.139
	2060	30,820	1,980,520	6,426.1%	32	826	77,322	9,355.7%	1	135.9%	60.7%	2.237	0.161	0.161	0.132
	2061	25,253	1,713,172	6,784.1%	27	647	65,637	10,142.1%	1	136.1%	60.8%	2.241	0.154	0.154	0.126
	2062	20,670	1,469,420	7,109.1%	23	506	55,739	11,013.2%	1	136.3%	60.8%	2.243	0.147	0.147	0.120
	2063	16,901	1,247,739	7,382.6%	19	395	47,491	12,015.4%	1	136.4%	60.8%	2.245	0.141	0.141	0.114
	2064	13,801	1,049,144	7,602.0%	16	308	40,573	13,162.4%	1	136.6%	60.8%	2.247	0.135	0.135	0.109
	2065	11,254	870,385	7,733.8%	13	240	34,720	14,464.2%	0	136.6%	60.8%	2.248	0.129	0.129	0.103
	2066	9,163	718,261	7,838.7%	11	187	29,666	15,897.0%	0	136.7%	60.8%	2.249	0.124	0.124	0.099
	2067	7,449	587,801	7,891.2%	9	145	25,398	17,544.4%	0	136.8%	60.8%	2.250	0.118	0.118	0.094
	2068	6,044	470,983	7,792.9%	8	112	21,616	19,300.1%	0	136.8%	60.8%	2.251	0.113	0.113	0.089
	2069	4,892	364,285	7,446.7%	6	86	18,270	21,161.3%	0	136.8%	60.8%	2.251	0.108	0.108	0.085
	2070	3,948	265,570	6,727.1%	5	66	15,342	23,158.4%	0	136.9%	60.8%	2.251	0.104	0.104	0.081
	2071	3,176	183,726	5,785.7%	4	51	12,717	25,170.5%	0	136.9%	60.8%	2.251	0.099	0.099	0.077
	2072	2,544	117,203	4,606.2%	3	38	10,336	27,025.2%	0	136.9%	60.8%	2.252	0.095	0.095	0.074
	2073	2,030	70,023	3,449.6%	3	29	8,241	28,731.2%	0	136.9%	60.8%	2.252	0.091	0.091	0.070
	2074	1,612	35,441	2,198.9%	2	21	6,435	30,245.3%	0	136.9%	60.8%	2.252	0.087	0.087	0.067
	2075	1,273	11,804	927.2%	2	16	4,899	31,454.9%	0	136.9%	60.8%	2.252	0.083	0.083	0.064
	2076	999	1,918	192.0%	1	11	3,666	32,648.5%	0	136.9%	60.8%	2.252	0.080	0.080	0.060
	2077	777	295	37.9%	1	8	2,696	33,910.5%	0	136.9%	60.8%	2.252	0.076	0.076	0.058
	2078	599	131	21.9%	1	6	1,952	35,393.4%	0	136.9%	60.8%	2.252	0.073	0.073	0.055
	2079 - 2083	1,376	62	4.5%	2	9	3,698	39,726.3%	0	136.9%	60.8%	2.252	0.066	0.069	0.049
	2084 - 2088	254	0	0.1%	0	1	334	52,400.7%	0	136.9%	60.8%	2.252	0.053	0.054	0.039
	2089 - 2093	32	0	0.0%	0	0	6	69,664.1%	0	136.9%	60.8%	2.252	0.043	0.044	0.032

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	56,454,410	22,257,220	39.4%	35,332,620	14,337,807	40.6%
Future	52,613,380	300,199,920	570.6%	9,098,718	37,099,068	407.7%
Lifetime	109,067,790	322,457,140	295.6%	44,431,338	51,436,875	115.8%

	With Interest Accum./Disc. To 12/31/2018		
History	85,351,224	28,522,188	33.4%
Future	35,188,548	136,499,368	387.9%
Lifetime	120,539,772	165,021,556	136.9%

Attachment 3-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratio			Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J			
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual with Max. Val. Interest (on Col C)	Expected with Pricing Interest 5.0% (on Col G)	Actual-to-Expected Ratio	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Pricing Interest Rate Factors 5.0%
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	4.017
	1991	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.826
	1992	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.643
	1993	0	0	0.0%	0	0	0	0.0%	0	0.0%	0.0%	-	-	-	3.470
	1994	1,776	0	0.0%	2	1,773	139	7.9%	2	0.0%	7.9%	-	3.305	-	3.305
	1995	2,830	0	0.0%	2	2,643	234	8.9%	2	0.0%	8.4%	-	3.147	-	3.147
	1996	3,560	0	0.0%	3	3,129	307	9.8%	3	0.0%	9.0%	-	2.935	-	2.998
	1997	31,423	0	0.0%	87	30,615	3,105	10.1%	86	0.0%	9.9%	-	2.601	-	2.855
	1998	279,161	132,282	47.4%	358	276,385	27,852	10.1%	350	41.0%	10.1%	4.075	2.468	2.465	2.719
	1999	600,195	0	0.0%	625	575,224	65,465	11.4%	592	14.7%	10.9%	1.353	2.360	-	2.589
	2000	922,496	1,319	0.1%	864	855,585	110,846	13.0%	796	7.7%	11.9%	0.645	2.258	2.258	2.466
	2001	1,337,388	29,841	2.2%	1,306	1,202,908	167,563	13.9%	1,182	5.5%	12.7%	0.432	2.161	2.160	2.349
	2002	1,957,972	161,427	8.2%	1,815	1,741,360	243,765	14.0%	1,640	6.5%	13.1%	0.493	2.068	2.067	2.237
	2003	2,723,020	205,083	7.5%	2,512	2,403,455	337,925	14.1%	2,250	6.8%	13.4%	0.508	1.979	1.978	2.130
	2004	3,285,700	335,293	10.2%	2,457	2,818,780	424,787	15.1%	2,095	7.7%	13.9%	0.559	1.893	1.893	2.029
	2005	3,260,026	163,176	5.0%	2,412	2,633,161	487,702	18.5%	1,953	7.2%	14.7%	0.487	1.812	1.812	1.932
	2006	3,234,521	743,737	23.0%	2,356	2,478,489	558,973	22.6%	1,831	9.8%	15.9%	0.616	1.734	1.734	1.840
	2007	3,217,857	479,977	14.9%	2,329	2,341,122	633,835	27.1%	1,719	10.5%	17.1%	0.610	1.659	1.659	1.753
	2008	3,225,575	1,180,662	36.6%	2,282	2,211,964	708,425	32.0%	1,611	13.4%	18.5%	0.725	1.588	1.588	1.669
	2009	3,219,890	1,315,135	40.8%	2,243	2,084,274	784,072	37.6%	1,509	16.1%	20.0%	0.806	1.519	1.519	1.590
	2010	3,204,282	380,297	11.9%	2,194	1,961,409	863,176	44.0%	1,410	15.8%	21.6%	0.731	1.454	1.454	1.514
	2011	3,178,716	1,084,902	34.1%	2,159	1,840,893	940,968	51.1%	1,317	17.2%	23.2%	0.740	1.391	1.391	1.442
	2012	3,163,323	1,486,105	47.0%	2,120	1,725,687	1,005,946	58.3%	1,227	19.1%	24.8%	0.771	1.331	1.331	1.373
	2013	3,135,399	1,835,094	58.5%	2,087	1,613,692	1,056,900	65.5%	1,142	21.5%	26.5%	0.813	1.274	1.274	1.308
	2014	3,110,425	2,392,054	76.9%	2,051	1,507,563	1,101,280	73.1%	1,061	24.5%	28.0%	0.872	1.219	1.219	1.246
	2015	3,081,502	2,777,894	90.1%	2,010	1,404,729	1,144,517	81.5%	984	27.6%	29.6%	0.933	1.167	1.167	1.186
	2016	3,234,804	1,545,922	47.8%	1,959	1,301,460	1,184,456	91.0%	911	28.6%	31.2%	0.916	1.116	1.116	1.130
	2017	3,443,718	2,165,650	62.9%	1,917	1,204,802	1,223,891	101.6%	841	30.1%	32.7%	0.920	1.068	1.068	1.076
	2018	3,598,851	3,841,371	106.7%	1,879	1,111,516	1,261,678	113.5%	776	33.4%	34.3%	0.976	1.022	1.022	1.025
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	115.7%	1,826	1,019,514	1,296,027	127.1%	714	36.7%	35.8%	1.025	0.978	0.978	0.976
	2020	3,755,083	4,445,264	118.4%	1,751	925,963	1,324,016	143.0%	655	39.8%	37.2%	1.068	0.936	0.936	0.929
	2021	4,092,835	4,764,862	116.4%	1,693	838,706	1,348,065	160.7%	600	42.7%	38.7%	1.103	0.896	0.896	0.885
	2022	3,945,213	5,105,002	129.4%	1,634	757,514	1,369,539	180.8%	548	45.6%	40.1%	1.137	0.857	0.857	0.843
	2023	3,794,019	5,459,790	143.9%	1,573	682,155	1,388,331	203.5%	500	48.6%	41.5%	1.171	0.820	0.820	0.803
	2024	3,640,171	5,827,257	160.1%	1,510	612,399	1,404,704	229.4%	454	51.6%	42.9%	1.204	0.785	0.785	0.765
	2025	3,484,669	6,208,832	178.2%	1,446	548,013	1,417,096	258.6%	412	54.7%	44.2%	1.238	0.751	0.751	0.728
	2026	3,328,079	6,600,899	198.3%	1,382	488,765	1,425,495	291.7%	372	57.8%	45.5%	1.271	0.719	0.719	0.694
	2027	3,170,670	7,003,815	220.9%	1,317	434,418	1,429,065	329.0%	335	61.0%	46.7%	1.305	0.688	0.688	0.661
	2028	3,012,698	7,415,171	246.1%	1,251	384,737	1,427,999	371.2%	301	64.2%	47.9%	1.339	0.658	0.658	0.629
	2029	2,854,447	7,829,656	274.3%	1,186	339,482	1,422,292	419.0%	269	67.4%	49.1%	1.374	0.630	0.630	0.599
	2030	2,696,220	8,231,790	305.3%	1,120	298,411	1,411,697	473.1%	240	70.7%	50.2%	1.410	0.603	0.603	0.571
	2031	2,538,370	8,603,052	338.9%	1,055	261,279	1,395,454	534.1%	214	74.0%	51.2%	1.445	0.577	0.577	0.543
	2032	2,381,312	8,948,711	375.8%	990	227,840	1,372,817	602.5%	189	77.3%	52.2%	1.481	0.552	0.552	0.518
	2033	2,225,528	9,263,143	416.2%	925	197,853	1,343,531	679.1%	167	80.6%	53.1%	1.517	0.528	0.528	0.493
	2034	2,071,537	9,546,638	460.8%	862	171,076	1,307,374	764.2%	147	83.8%	53.9%	1.553	0.505	0.506	0.469
	2035	1,919,856	9,774,222	509.1%	800	147,270	1,264,995	859.0%	129	87.0%	54.7%	1.589	0.484	0.484	0.447
	2036	1,771,103	9,931,482	560.8%	739	126,202	1,216,975	964.3%	112	90.1%	55.5%	1.624	0.463	0.463	0.426
	2037	1,626,015	10,019,734	616.2%	681	107,643	1,162,831	1,080.3%	98	93.1%	56.1%	1.659	0.443	0.443	0.406
	2038	1,485,328	10,033,631	675.5%	624	91,374	1,103,205	1,207.4%	84	96.0%	56.7%	1.692	0.424	0.424	0.386
	2039	1,349,736	9,983,576	739.7%	569	77,184	1,039,293	1,346.5%	73	98.8%	57.3%	1.724	0.406	0.406	0.368
	2040	1,219,924	9,857,104	808.0%	517	64,874	972,372	1,498.9%	63	101.5%	57.8%	1.756	0.388	0.388	0.350
	2041	1,096,458	9,656,353	880.7%	468	54,251	903,735	1,665.8%	53	103.9%	58.2%	1.785	0.371	0.371	0.334
	2042	979,875	9,386,158	957.9%	421	45,136	834,287	1,848.4%	46	106.3%	58.6%	1.813	0.355	0.355	0.318
	2043	870,614	9,051,951	1,039.7%	377	37,360	764,776	2,047.0%	39	108.4%	58.9%	1.840	0.340	0.340	0.303
	2044	769,003	8,672,153	1,127.7%	336	30,767	696,486	2,263.8%	33	110.4%	59.2%	1.864	0.326	0.325	0.288
	2045	675,261	8,252,153	1,222.1%	299	25,210	630,455	2,500.8%	27	112.2%	59.5%	1.887	0.311	0.311	0.274
	2046	589,501	7,806,600	1,324.3%	264	20,557	566,895	2,757.7%	23	113.9%	59.7%	1.908	0.298	0.298	0.261
	2047	511,642	7,335,517	1,433.7%	232	16,683	506,996	3,038.9%	19	115.4%	59.9%	1.927	0.285	0.285	0.249
	2048	441,494	6,844,744	1,550.4%	204	13,480	451,404	3,348.8%	16	116.7%	60.0%	1.944	0.273	0.273	0.237
	2049	378,758	6,359,136	1,678.9%	178	10,846	400,183	3,689.8%	13	117.9%	60.2%	1.959	0.261	0.261	0.226
	2050	323,111	5,871,582	1,817.2%	154	8,693	352,865	4,059.3%	11	119.0%	60.3%	1.973	0.250	0.250	0.215
	2051	274,201	5,402,055	1,970.1%	134	6,943	309,513	4,458.0%	9	119.9%	60.4%	1.986	0.239	0.239	0.205
	2052	231,559	4,933,571	2,130.6%	115	5,528	270,069	4,885.6%	7	120.7%	60.5%	1.997	0.229	0.229	0.195
	2053	194,619	4,456,179	2,289.7%	99	4,389	234,433	5,341.2%	6	121.5%	60.5%	2.007	0.219	0.219	0.186
	2054	162,821	4,000,431	2,456.9%	85	3,476	201,964	5,809.5%	5	122.1%	60.6%	2.015	0.210	0.210	0.177
	2055	135,639	3,576,173	2,636.5%	72	2,748	173,035	6,297.4%	4	122.6%	60.6%	2.022	0.201	0.201	0.168
	2056	112,582	3,190,160	2,833.6%	62	2,168	147,957	6,825.7%	3	123.0%	60.7%	2.029	0.192	0.192	0.160
	2057	93,151	2,826,747	3,034.6%	52	1,707	126,057	7,384.2%	3	123.4%	60.7%	2.034	0.184	0.184	0.153
	2058	76,864	2,481,280	3,228.1%	44	1,342	107,072	7,976.5%	2	123.8%	60.7%	2.039	0.176	0.176	0.146
	2059	63,269	2,168,684	3,427.7%	37	1,054	90,957	8,629.7%	2	124.0%	60.7%	2.042	0.168	0.168	0.139
	2060	51,971	1,885,763	3,628.5%	32	826	77,322	9,355.7%	1	124.3%	60.7%	2.046	0.161	0.161	0.132
	2061	42,625	1,631,050	3,826.5%	27	647	65,637	10,142.1%	1	124.4%	60.8%	2.048	0.154	0.154	0.126
	2062	34,914	1,398,864	4,006.6%	22	506	55,739	11,013.2%	1	124.6%	60.8%	2.051	0.147	0.147	0.120
	2063	28,564	1,187,735	4,158.1%	19	395	47,491	12,015.4%	1	124.7%	60.8%	2.052	0.141	0.141	0.114
	2064	23,335	998,619	4,279.5%	16	308	40,573	13,162.4%	1	124.8%	60.8%	2.054	0.135	0.135	0.109
	2065	19,036	828,417	4,351.8%	13	240	34,720	14,464.2%	0	124.9%	60.8%	2.055	0.129	0.129	0.103
	2066	15,503	683,591	4,409.3%	11	187	29,666	15,897.0%	0	125.0%	60.8%	2.056	0.124	0.124	0.099
	2067	12,606	559,401	4,437.7%	9	145	25,398	17,544.4%	0	125.0%	60.8%	2.057	0.118	0.118	0.094
	2068	10,230	448,205	4,381.4%	7	112	21,616	19,300.1%	0	125.1%	60.8%	2.057	0.113	0.113	0.089
	2069	8,281	346,650	4,186.0%	6	86	18,270	21,161.3%	0	125.1%	60.8%	2.057	0.108	0.108	0.085
	2070	6,684	252,702	3,780.9%	5	66	15,342	23,158.4%	0	125.1%	60.8%	2.058	0.104	0.104	0.081
	2071	5,377	174,816	3,251.3%	4	51	12,717	25,170.5%	0	125.1%	60.8%	2.058	0.099	0.099	0.077
	2072	4,309	111,516	2,588.1%	3	38	10,336	27,025.2%	0	125.1%	60.8%	2.058	0.095	0.095	0.074
	2073	3,438	66,622	1,938.0%	3	29	8,241	28,731.2%	0	125.1%	60.8%	2.058	0.091	0.091	0.070
	2074	2,730	33,719	1,235.3%	2	21	6,435	30,245.3%	0	125.1%	60.8%	2.058	0.087	0.087	0.067
	2075	2,156	11,230	520.9%	2	16	4,899	31,454.9%	0	125.1%	60.8%	2.058	0.083	0.083	0.064
	2076	1,691	1,825	107.9%	1	11	3,666	32,648.5%	0	125.1%	60.8%	2.058	0.080	0.080	0.060
	2077	1,316	280	21.3%	1	8	2,696	33,910.5%	0	125.1%	60.8%	2.058	0.076	0.076	0.058
	2078	1,014	125	12.3%	1	6	1,952	35,393.4%	0	125.1%	60.8%	2.058	0.073	0.073	0.055
	2079 - 2083	2,330	59	2.5%	2	9	3,698	39,726.3%	0	125.1%	60.8%	2.058	0.066	0.069	0.049
	2084 - 2088	430	0	0.0%	0	1	334	52,400.7%	0	125.1%	60.8%	2.058	0.053	0.054	0.039
	2089 - 2093	54	0	0.0%	0	0	6	69,664.1%	0	125.1%	60.8%	2.058	0.043	0.044	0.032

	Without Interest Accum./Disc.			Without Interest Accum./Disc.		
History	56,454,410	22,257,220	39.4%	35,332,620	14,337,807	40.6%
Future	68,191,919	291,877,971	428.0%	9,098,718	37,099,068	407.7%
Lifetime	124,646,329	314,135,191	252.0%	44,431,338	51,436,875	115.8%

	With Interest Accum./Disc. To 12/31/2018		
History	85,351,224	28,522,188	33.4%
Future	44,200,644	133,584,732	302.2%
Lifetime	129,551,868	162,106,920	125.1%

Attachment 4-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio	Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H			
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Max. Val. Interest Rate Factors for Paid Claims
Historical Experience	1990	3,020	0	0	0	0.0%	0.0%	2	0.0%	4.599	-	-
	1991	5,160	0	0	0	0.0%	0.0%	10	0.0%	4.360	-	-
	1992	17,893	0	0	0	0.0%	0.0%	20	0.0%	4.132	-	-
	1993	26,504	0	0	0	0.0%	0.0%	25	0.0%	3.883	-	-
	1994	36,539	0	0	0	0.0%	0.0%	34	0.0%	3.578	-	-
	1995	50,865	0	0	0	0.0%	0.0%	46	0.0%	3.277	-	-
	1996	73,302	0	0	0	0.0%	0.0%	62	0.0%	2.986	-	-
	1997	457,693	5,009	4,059	186,839	1.1%	41.9%	1,094	0.7%	2.619	2.576	2.576
	1998	4,368,093	280,995	10,175	1,658,637	6.4%	44.4%	7,533	5.5%	2.469	2.465	2.465
	1999	14,145,855	1,058,288	169,693	7,210,779	7.5%	58.5%	15,392	6.9%	2.360	2.359	2.359
	2000	24,246,018	2,163,078	256,109	14,660,299	8.9%	69.4%	22,765	8.0%	2.258	2.258	2.258
	2001	34,674,592	3,384,971	878,934	22,886,705	9.8%	75.8%	31,587	8.8%	2.161	2.160	2.160
	2002	46,656,439	6,279,177	1,486,737	33,433,226	13.5%	85.1%	41,414	10.4%	2.068	2.068	2.068
	2003	56,534,761	10,131,013	2,867,875	44,717,711	17.9%	97.0%	44,939	12.6%	1.979	1.986	1.981
	2004	60,404,290	10,903,905	5,004,298	52,827,862	18.1%	105.5%	45,394	13.9%	1.893	1.893	1.895
	2005	62,050,445	12,804,047	7,077,459	58,273,065	20.6%	114.5%	44,945	15.1%	1.812	1.812	1.813
	2006	61,771,219	21,045,582	9,070,650	60,610,358	34.1%	132.2%	43,974	17.9%	1.734	1.734	1.735
	2007	61,416,590	23,904,981	11,302,908	61,295,929	38.9%	138.7%	43,105	20.6%	1.659	1.659	1.660
	2008	61,045,723	24,119,627	15,447,380	60,670,834	39.5%	138.9%	42,158	22.6%	1.588	1.588	1.588
	2009	60,441,801	31,698,250	18,771,288	60,731,530	52.4%	152.9%	41,219	25.3%	1.519	1.519	1.520
	2010	60,009,175	33,401,661	22,149,765	60,980,068	55.7%	157.3%	40,415	27.7%	1.454	1.454	1.454
	2011	59,573,790	37,654,976	25,700,777	61,195,034	63.2%	165.9%	39,621	30.2%	1.391	1.391	1.391
	2012	59,069,008	44,092,218	29,516,916	61,834,398	74.6%	179.3%	38,810	33.0%	1.331	1.331	1.331
	2013	58,489,585	45,687,976	32,852,544	61,007,556	78.1%	182.4%	38,056	35.5%	1.274	1.274	1.274
	2014	57,808,615	45,653,690	38,549,645	71,710,953	79.0%	203.0%	37,132	37.7%	1.219	1.219	1.219
	2015	56,919,328	49,911,876	42,417,545	56,346,742	87.7%	186.7%	36,269	39.9%	1.167	1.167	1.167
	2016	59,221,870	63,454,480	47,282,499	55,919,770	107.1%	201.6%	35,385	42.8%	1.116	1.116	1.116
	2017	62,520,779	73,659,897	52,835,468	54,957,871	117.8%	205.7%	34,457	46.0%	1.068	1.068	1.068
	2018	64,635,394	69,015,187	59,279,207	172,178,572	106.8%	373.2%	33,588	48.4%	1.022	1.022	1.022
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	91,604,043	55,754,054	125.5%	212.8%	32,552	51.2%	0.978	0.978	0.978
	2020	61,382,340	85,862,410	97,093,498	51,665,405	139.9%	224.1%	31,476	54.0%	0.936	0.936	0.936
	2021	58,817,119	91,572,393	98,853,456	47,344,483	155.7%	236.2%	30,362	56.9%	0.896	0.896	0.896
	2022	56,209,338	97,340,646	98,923,726	42,812,305	173.2%	249.3%	29,217	59.9%	0.857	0.857	0.857
	2023	53,575,922	103,161,353	100,988,510	38,158,105	192.6%	263.8%	28,049	62.9%	0.820	0.820	0.820
	2024	50,933,304	109,019,344	104,360,312	33,385,912	214.0%	279.6%	26,863	66.0%	0.785	0.785	0.785
	2025	48,293,419	114,887,969	109,412,004	28,508,586	237.9%	296.9%	25,665	69.1%	0.751	0.751	0.751
	2026	45,665,372	120,631,143	114,966,849	23,481,306	264.2%	315.6%	24,458	72.2%	0.719	0.719	0.719
	2027	43,056,520	126,213,823	120,716,614	18,253,616	293.1%	335.5%	23,247	75.4%	0.688	0.688	0.688
	2028	40,473,267	131,589,368	126,503,443	12,744,742	325.1%	356.6%	22,034	78.5%	0.658	0.658	0.658
	2029	37,921,957	136,733,750	132,208,343	6,979,961	360.6%	379.0%	20,825	81.7%	0.630	0.630	0.630
	2030	35,409,512	141,567,918	137,755,351	941,347	399.8%	402.5%	19,624	84.9%	0.603	0.603	0.603
	2031	32,942,913	145,943,780	143,062,345	-5,401,613	443.0%	426.6%	18,434	88.0%	0.577	0.577	0.577
	2032	30,529,941	149,817,027	148,024,502	-11,906,171	490.7%	451.7%	17,260	91.1%	0.552	0.552	0.552
	2033	28,179,297	153,178,459	152,562,240	-18,437,377	543.6%	478.2%	16,107	94.2%	0.528	0.528	0.528
	2034	25,899,015	155,961,305	156,615,473	-24,875,070	602.2%	506.1%	14,979	97.2%	0.505	0.505	0.505
	2035	23,696,994	157,950,146	160,103,320	-31,180,233	666.5%	535.0%	13,880	100.2%	0.484	0.484	0.484
	2036	21,581,235	158,954,417	162,894,695	-37,154,052	736.5%	564.4%	12,813	103.0%	0.463	0.463	0.463
	2037	19,559,926	158,991,528	164,858,377	-42,592,415	812.8%	595.1%	11,784	105.8%	0.443	0.443	0.443
	2038	17,640,462	158,089,457	165,924,448	-47,378,437	896.2%	627.6%	10,797	108.4%	0.424	0.424	0.424
	2039	15,829,038	156,222,994	166,054,358	-51,472,593	986.9%	661.8%	9,853	110.9%	0.406	0.406	0.406
	2040	14,130,665	153,349,407	165,219,512	-54,760,273	1,085.2%	697.7%	8,956	113.3%	0.388	0.388	0.388
	2041	12,549,028	149,479,539	163,398,468	-57,240,878	1,191.2%	735.0%	8,108	115.5%	0.371	0.371	0.371
	2042	11,086,314	144,725,054	160,587,104	-58,952,419	1,305.4%	773.7%	7,311	117.6%	0.355	0.355	0.355
	2043	9,743,205	139,184,405	156,824,064	-59,949,360	1,428.5%	813.2%	6,566	119.5%	0.340	0.340	0.340
	2044	8,518,605	133,044,091	152,193,707	-60,228,422	1,561.8%	854.8%	5,874	121.2%	0.326	0.326	0.326
	2045	7,410,087	126,479,562	146,822,585	-59,890,565	1,706.9%	898.6%	5,234	122.9%	0.312	0.312	0.312
	2046	6,414,047	119,656,293	140,858,496	-59,018,665	1,865.5%	945.4%	4,645	124.3%	0.298	0.298	0.298
	2047	5,525,408	112,628,580	134,432,452	-57,728,422	2,038.4%	993.6%	4,107	125.6%	0.285	0.285	0.285
	2048	4,737,944	105,481,714	127,655,569	-56,102,727	2,226.3%	1,042.2%	3,618	126.8%	0.273	0.273	0.273
	2049	4,044,726	98,280,858	120,624,398	-54,515,909	2,429.9%	1,082.0%	3,176	127.9%	0.261	0.261	0.261
	2050	3,438,442	91,122,886	113,427,680	-52,679,363	2,650.1%	1,118.1%	2,778	128.9%	0.250	0.250	0.250
	2051	2,911,530	84,126,308	106,162,362	-50,537,928	2,889.4%	1,153.6%	2,422	129.7%	0.239	0.239	0.239
	2052	2,456,241	77,204,216	98,897,754	-48,209,068	3,143.2%	1,180.5%	2,104	130.4%	0.229	0.229	0.229
	2053	2,064,865	70,388,226	91,666,926	-45,740,412	3,408.9%	1,193.7%	1,823	131.1%	0.219	0.219	0.219
	2054	1,730,031	63,798,493	84,515,659	-43,165,279	3,687.7%	1,192.6%	1,573	131.7%	0.210	0.210	0.210
	2055	1,444,849	57,500,892	77,508,471	-40,430,118	3,979.7%	1,181.5%	1,354	132.1%	0.201	0.201	0.201
	2056	1,203,051	51,626,859	70,722,765	-37,680,384	4,291.3%	1,159.3%	1,162	132.6%	0.192	0.192	0.192
	2057	998,853	46,086,064	64,219,071	-34,921,378	4,613.9%	1,117.8%	993	132.9%	0.184	0.184	0.184
	2058	827,051	40,872,979	58,015,696	-32,181,869	4,942.0%	1,050.9%	847	133.2%	0.176	0.176	0.176
	2059	682,984	35,972,193	52,123,719	-29,546,873	5,266.9%	940.8%	720	133.5%	0.168	0.168	0.168
	2060	562,507	31,466,958	46,558,324	-26,961,963	5,594.1%	800.9%	609	133.7%	0.161	0.161	0.161
	2061	462,088	27,336,015	41,345,803	-24,504,871	5,915.8%	612.7%	514	133.9%	0.154	0.154	0.154
	2062	378,639	23,545,196	36,490,336	-22,136,418	6,218.4%	372.1%	432	134.0%	0.148	0.148	0.147
	2063	309,486	20,101,824	31,988,481	-19,947,859	6,495.2%	49.7%	362	134.2%	0.141	0.141	0.141
	2064	252,342	16,975,244	27,837,349	-17,865,319	6,727.1%	-352.7%	302	134.3%	0.135	0.135	0.135
	2065	205,226	14,198,124	24,033,671	-15,954,846	6,918.3%	-856.0%	251	134.3%	0.129	0.129	0.129
	2066	166,469	11,736,265	20,577,673	-14,200,024	7,050.1%	-1,480.0%	207	134.4%	0.124	0.124	0.124
	2067	134,671	9,576,500	17,460,557	-12,617,843	7,111.0%	-2,258.3%	171	134.5%	0.118	0.119	0.118
	2068	108,649	7,672,211	14,666,540	-11,181,442	7,061.5%	-3,229.9%	140	134.5%	0.113	0.113	0.113
	2069	87,397	5,989,669	12,172,521	-9,876,020	6,853.4%	-4,446.8%	114	134.5%	0.109	0.109	0.109
	2070	70,077	4,528,202	9,955,799	-8,696,317	6,461.7%	-5,947.9%	92	134.5%	0.104	0.104	0.104
	2071	55,991	3,282,921	8,000,357	-7,621,730	5,863.3%	-7,749.1%	74	134.6%	0.099	0.100	0.099
	2072	44,559	2,229,522	6,293,399	-6,642,322	5,003.5%	-9,903.3%	59	134.6%	0.095	0.095	0.095
	2073	35,310	1,365,020	4,819,223	-5,745,170	3,865.8%	-12,404.9%	47	134.6%	0.091	0.091	0.091
	2074	27,851	734,515	3,573,050	-4,934,614	2,637.3%	-15,080.6%	37	134.6%	0.087	0.087	0.087
	2075	21,849	332,827	2,561,092	-4,225,317	1,523.3%	-17,815.1%	29	134.6%	0.083	0.083	0.083
	2076	17,039	125,906	1,780,403	-3,572,017	738.9%	-20,224.6%	23	134.6%	0.080	0.080	0.080
	2077	13,202	49,308	1,212,617	-2,996,171	373.5%	-22,321.1%	17	134.6%	0.076	0.076	0.076
	2078	10,153	21,414	818,909	-2,497,881	210.9%	-24,390.3%	13	134.6%	0.073	0.073	0.073
	2079 - 2083	23,595	10,048	1,448,982	-6,963,028	42.6%	-29,467.9%	30	134.6%	0.066	0.069	0.066
	2084 - 2088	4,835	31	201,196	-1,940,306	0.7%	-40,126.5%	6	134.6%	0.053	0.054	0.053
	2089 - 2093	711	0	24,646	-332,263	0.0%	-46,761.0%	1	134.6%	0.043	0.044	0.043

Without Interest Accum./Disc.

History	1,086,674,348	610,310,882	422,931,931	1,135,294,738	56.2%	160.6%
Future	916,398,261	4,816,150,241	5,353,183,292	-1,135,262,195	525.6%	401.7%
Lifetime	2,003,072,609	5,426,461,123	5,776,115,224	32,543	270.9%	270.9%

With Interest Accum./Disc. To 12/31/2018

History	1,667,762,828	806,750,932	536,951,132	1,135,294,738	48.4%	116.4%
Future	615,827,630	2,266,257,061	2,396,949,811	-1,135,293,540	368.0%	183.6%
Lifetime	2,283,590,459	3,073,007,993	2,933,900,943	1,198	134.6%	134.6%

Attachment 4-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Nationwide Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio	Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H			
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Max. Val. Interest Rate Factors for Paid Claims
Historical Experience	1990	3,020	0	0	0	0.0%	0.0%	2	0.0%	4.599	-	-
	1991	5,160	0	0	0	0.0%	0.0%	10	0.0%	4.360	-	-
	1992	17,893	0	0	0	0.0%	0.0%	20	0.0%	4.132	-	-
	1993	26,504	0	0	0	0.0%	0.0%	25	0.0%	3.883	-	-
	1994	36,539	0	0	0	0.0%	0.0%	34	0.0%	3.578	-	-
	1995	50,865	0	0	0	0.0%	0.0%	46	0.0%	3.277	-	-
	1996	73,302	0	0	0	0.0%	0.0%	62	0.0%	2.986	-	-
	1997	457,693	5,009	4,059	186,839	1.1%	41.9%	1,094	0.7%	2.619	2.576	2.576
	1998	4,368,093	280,995	10,175	1,658,637	6.4%	44.4%	7,533	5.5%	2.469	2.465	2.465
	1999	14,145,855	1,058,288	169,693	7,210,779	7.5%	58.5%	15,392	6.9%	2.360	2.359	2.359
	2000	24,246,018	2,163,078	256,109	14,660,299	8.9%	69.4%	22,765	8.0%	2.258	2.258	2.258
	2001	34,674,592	3,384,971	878,934	22,886,705	9.8%	75.8%	31,587	8.8%	2.161	2.160	2.160
	2002	46,656,439	6,279,177	1,486,737	33,433,226	13.5%	85.1%	41,414	10.4%	2.068	2.068	2.068
	2003	56,534,761	10,131,013	2,867,875	44,717,711	17.9%	97.0%	44,939	12.6%	1.979	1.986	1.981
	2004	60,404,290	10,903,905	5,004,298	52,827,862	18.1%	105.5%	45,394	13.9%	1.893	1.893	1.895
	2005	62,050,445	12,804,047	7,077,459	58,273,065	20.6%	114.5%	44,945	15.1%	1.812	1.812	1.813
	2006	61,771,219	21,045,582	9,070,650	60,610,358	34.1%	132.2%	43,974	17.9%	1.734	1.734	1.735
	2007	61,416,590	23,904,981	11,302,908	61,295,929	38.9%	138.7%	43,105	20.6%	1.659	1.659	1.660
	2008	61,045,723	24,119,627	15,447,380	60,670,834	39.5%	138.9%	42,158	22.6%	1.588	1.588	1.588
	2009	60,441,801	31,698,250	18,771,288	60,731,530	52.4%	152.9%	41,219	25.3%	1.519	1.519	1.520
	2010	60,009,175	33,401,661	22,149,765	60,980,068	55.7%	157.3%	40,415	27.7%	1.454	1.454	1.454
	2011	59,573,790	37,654,976	25,700,777	61,195,034	63.2%	165.9%	39,621	30.2%	1.391	1.391	1.391
	2012	59,069,008	44,092,218	29,516,916	61,834,398	74.6%	179.3%	38,810	33.0%	1.331	1.331	1.331
	2013	58,489,585	45,687,976	32,852,544	61,007,556	78.1%	182.4%	38,056	35.5%	1.274	1.274	1.274
	2014	57,808,615	45,653,690	38,549,645	71,710,953	79.0%	203.0%	37,132	37.7%	1.219	1.219	1.219
	2015	56,919,328	49,911,876	42,417,545	56,346,742	87.7%	186.7%	36,269	39.9%	1.167	1.167	1.167
	2016	59,221,870	63,454,480	47,282,499	55,919,770	107.1%	201.6%	35,385	42.8%	1.116	1.116	1.116
	2017	62,520,779	73,659,897	52,835,468	54,957,871	117.8%	205.7%	34,457	46.0%	1.068	1.068	1.068
	2018	64,635,394	69,015,187	59,279,207	172,178,572	106.8%	373.2%	33,588	48.4%	1.022	1.022	1.022
Projected Future Experience (75 Years)	2019	63,890,795	80,174,673	91,604,043	55,754,054	125.5%	212.8%	32,552	51.2%	0.978	0.978	0.978
	2020	67,093,103	85,697,643	97,067,301	51,665,405	127.7%	204.7%	31,157	53.8%	0.936	0.936	0.936
	2021	71,653,779	91,161,945	98,732,114	47,344,483	127.2%	193.3%	30,048	56.4%	0.896	0.896	0.896
	2022	68,848,086	96,857,108	98,671,418	42,812,305	140.7%	202.9%	28,907	59.0%	0.857	0.857	0.857
	2023	66,005,979	102,589,912	100,621,722	38,158,105	155.4%	213.2%	27,744	61.6%	0.820	0.820	0.820
	2024	63,143,507	108,342,617	103,884,156	33,385,912	171.6%	224.5%	26,563	64.3%	0.785	0.785	0.785
	2025	60,272,144	114,086,662	108,823,759	28,508,586	189.3%	236.6%	25,370	67.1%	0.751	0.751	0.751
	2026	57,400,169	119,683,719	114,256,194	23,481,306	208.5%	249.4%	24,169	69.8%	0.719	0.719	0.719
	2027	54,533,487	125,096,224	119,867,806	18,253,616	229.4%	262.9%	22,964	72.6%	0.688	0.688	0.688
	2028	51,676,697	130,275,382	125,496,204	12,744,742	252.1%	276.8%	21,758	75.4%	0.658	0.658	0.658
	2029	48,834,531	135,195,684	131,019,427	6,979,961	276.8%	291.1%	20,556	78.2%	0.630	0.630	0.630
	2030	46,012,543	139,779,918	136,359,539	941,347	303.8%	305.8%	19,361	81.0%	0.603	0.603	0.603
	2031	43,216,459	143,881,825	141,433,910	-5,401,613	332.9%	320.4%	18,179	83.8%	0.577	0.577	0.577
	2032	40,452,979	147,457,942	146,138,045	-11,906,171	364.5%	335.1%	17,013	86.5%	0.552	0.552	0.552
	2033	37,729,958	150,500,852	150,393,091	-18,437,377	398.9%	350.0%	15,869	89.3%	0.528	0.528	0.528
	2034	35,054,969	152,948,149	154,140,454	-24,875,070	436.3%	365.3%	14,750	91.9%	0.505	0.505	0.505
	2035	32,436,281	154,601,030	157,303,819	-31,180,233	476.6%	380.5%	13,660	94.5%	0.484	0.484	0.484
	2036	29,883,244	155,281,617	159,761,005	-37,154,052	519.6%	395.3%	12,604	97.0%	0.463	0.463	0.463
	2037	27,406,537	155,012,949	161,390,428	-42,592,415	565.6%	410.2%	11,585	99.4%	0.443	0.443	0.443
	2038	25,016,863	153,828,628	162,130,521	-47,378,437	614.9%	425.5%	10,608	101.7%	0.424	0.424	0.424
	2039	22,724,098	151,710,705	161,950,276	-51,472,593	667.6%	441.1%	9,676	103.9%	0.406	0.406	0.406
	2040	20,537,260	148,629,551	160,829,356	-54,760,273	723.7%	457.1%	8,790	106.0%	0.388	0.388	0.388
	2041	18,464,399	144,608,196	158,756,454	-57,240,878	783.2%	473.2%	7,954	107.9%	0.371	0.371	0.371
	2042	16,512,398	139,760,515	155,737,334	-58,952,419	846.4%	489.4%	7,168	109.7%	0.355	0.355	0.355
	2043	14,687,089	134,184,153	151,817,185	-59,949,360	913.6%	505.4%	6,435	111.4%	0.340	0.340	0.340
	2044	12,992,507	128,059,471	147,082,932	-60,228,422	985.6%	522.1%	5,753	112.9%	0.326	0.326	0.326
	2045	11,430,959	121,556,261	141,660,239	-59,890,565	1,063.4%	539.5%	5,124	114.3%	0.312	0.312	0.312
	2046	10,003,036	114,838,474	135,694,592	-59,018,665	1,148.0%	558.0%	4,546	115.6%	0.298	0.298	0.298
	2047	8,707,003	107,958,487	129,315,224	-57,728,422	1,239.9%	576.9%	4,018	116.7%	0.285	0.285	0.285
	2048	7,539,144	100,995,431	122,630,550	-56,102,727	1,339.6%	595.5%	3,538	117.8%	0.273	0.273	0.273
	2049	6,494,396	94,008,689	115,733,189	-54,515,909	1,447.5%	608.1%	3,105	118.7%	0.261	0.261	0.261
	2050	5,566,637	87,087,745	108,706,961	-52,679,363	1,564.5%	618.1%	2,715	119.5%	0.250	0.250	0.250
	2051	4,748,777	80,342,095	101,642,556	-50,537,928	1,691.8%	627.6%	2,366	120.3%	0.239	0.239	0.239
	2052	4,032,751	73,685,620	94,603,614	-48,209,068	1,827.2%	631.7%	2,056	120.9%	0.229	0.229	0.229
	2053	3,409,809	67,145,421	87,618,931	-45,740,412	1,969.2%	627.7%	1,780	121.5%	0.219	0.219	0.219
	2054	2,871,070	60,833,607	80,729,375	-43,165,279	2,118.8%	615.4%	1,536	122.0%	0.210	0.210	0.210
	2055	2,407,813	54,810,281	73,993,741	-40,430,118	2,276.4%	597.2%	1,322	122.4%	0.201	0.201	0.201
	2056	2,011,766	49,198,094	67,483,093	-37,680,384	2,445.5%	572.5%	1,134	122.8%	0.192	0.192	0.192
	2057	1,674,954	43,908,581	61,252,484	-34,921,378	2,621.5%	536.6%	970	123.1%	0.184	0.184	0.184
	2058	1,389,919	38,934,850	55,316,928	-32,181,869	2,801.2%	485.9%	827	123.3%	0.176	0.176	0.176
	2059	1,149,762	34,261,242	49,684,928	-29,546,873	2,979.9%	410.0%	702	123.6%	0.168	0.168	0.168
	2060	948,187	29,966,312	44,369,307	-26,961,963	3,160.4%	316.9%	595	123.8%	0.161	0.161	0.161
	2061	779,694	26,029,345	39,393,829	-24,504,871	3,338.4%	195.5%	502	123.9%	0.154	0.154	0.154
	2062	639,382	22,417,406	34,761,504	-22,136,418	3,506.1%	43.9%	422	124.1%	0.148	0.148	0.147
	2063	522,926	19,137,164	30,468,308	-19,947,859	3,659.6%	-155.0%	353	124.2%	0.141	0.141	0.141
	2064	426,579	16,159,260	26,510,922	-17,865,319	3,788.1%	-399.9%	295	124.2%	0.135	0.135	0.135
	2065	347,067	13,514,609	22,885,808	-15,954,846	3,894.0%	-703.1%	245	124.3%	0.129	0.129	0.129
	2066	281,615	11,170,505	19,592,842	-14,200,024	3,966.6%	-1,075.8%	202	124.4%	0.124	0.124	0.124
	2067	227,881	9,114,287	16,623,380	-12,617,843	3,999.6%	-1,537.4%	166	124.4%	0.118	0.119	0.118
	2068	183,886	7,301,485	13,962,181	-11,181,442	3,970.7%	-2,110.0%	136	124.5%	0.113	0.113	0.113
	2069	147,943	5,699,926	11,587,086	-9,876,020	3,852.8%	-2,822.8%	111	124.5%	0.109	0.109	0.109
	2070	118,641	4,308,926	9,476,352	-8,696,317	3,631.9%	-3,698.0%	90	124.5%	0.104	0.104	0.104
	2071	94,805	3,123,794	7,614,630	-7,621,730	3,295.0%	-4,744.4%	72	124.5%	0.099	0.100	0.099
	2072	75,456	2,121,361	5,989,661	-6,642,322	2,811.4%	-5,991.5%	58	124.5%	0.095	0.095	0.095
	2073	59,798	1,298,741	4,586,430	-5,745,170	2,171.9%	-7,435.8%	46	124.5%	0.091	0.091	0.091
	2074	47,167	698,819	3,400,330	-4,934,614	1,481.6%	-8,980.4%	36	124.5%	0.087	0.087	0.087
	2075	37,003	316,636	2,437,221	-4,225,317	855.7%	-10,563.1%	28	124.5%	0.083	0.083	0.083
	2076	28,857	119,773	1,694,256	-3,572,017	415.1%	-11,963.3%	22	124.5%	0.080	0.080	0.080
	2077	22,359	46,903	1,153,926	-2,996,171	209.8%	-13,190.8%	17	124.5%	0.076	0.076	0.076
	2078	17,196	20,368	779,264	-2,497,881	118.5%	-14,407.9%	13	124.5%	0.073	0.073	0.073
	2079 - 2083	39,960	9,557	1,378,809	-6,963,028	23.9%	-17,401.3%	29	124.5%	0.066	0.069	0.066
	2084 - 2088	8,189	30	191,443	-1,940,306	0.4%	-23,693.6%	6	124.5%	0.053	0.054	0.053
	2089 - 2093	1,203	0	23,449	-332,263	0.0%	-27,611.2%	1	124.5%	0.043	0.044	0.043

Without Interest Accum./Disc.

History	1,086,674,348	610,310,882	422,931,931	1,135,294,738	56.2%	160.6%
Future	1,174,973,451	4,691,547,156	5,220,215,839	-1,135,262,195	399.3%	302.7%
Lifetime	2,261,647,798	5,301,858,038	5,643,147,770	32,543	234.4%	234.4%

With Interest Accum./Disc. To 12/31/2018

History	1,667,762,828	806,750,932	536,951,132	1,135,294,738	48.4%	116.4%
Future	764,995,640	2,222,545,440	2,354,687,004	-1,135,293,540	290.5%	142.1%
Lifetime	2,432,758,468	3,029,296,371	2,891,638,136	1,198	124.5%	124.5%

Attachment 5-a
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience Before Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio	Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H			
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Max. Val. Interest Rate Factors for Paid Claims
Historical Experience	1990	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1991	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1992	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1993	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1994	1,776	0	0	0	0.0%	0.0%	2	0.0%	3.305	-	-
	1995	2,830	0	0	0	0.0%	0.0%	2	0.0%	3.147	-	-
	1996	3,560	0	0	0	0.0%	0.0%	3	0.0%	2.935	-	-
	1997	31,423	0	0	15,135	0.0%	48.2%	87	0.0%	2.601	-	-
	1998	279,161	132,282	697	108,954	47.4%	86.4%	358	41.0%	2.468	2.465	2.465
	1999	600,195	0	10,682	339,203	0.0%	56.5%	625	14.7%	2.360	-	2.359
	2000	922,496	1,319	17,413	592,232	0.1%	64.3%	864	7.7%	2.258	2.258	2.258
	2001	1,337,388	29,841	53,847	908,808	2.2%	70.2%	1,306	5.5%	2.161	2.160	2.160
	2002	1,957,972	161,427	48,220	1,402,851	8.2%	79.9%	1,815	6.5%	2.068	2.067	2.067
	2003	2,723,020	205,083	110,970	2,166,115	7.5%	87.1%	2,512	6.8%	1.979	1.978	1.978
	2004	3,285,700	335,293	166,783	3,271,578	10.2%	109.8%	2,457	7.7%	1.893	1.893	1.893
	2005	3,260,026	163,176	190,178	3,713,061	5.0%	118.9%	2,412	7.2%	1.812	1.812	1.812
	2006	3,234,521	743,737	209,143	3,528,270	23.0%	132.1%	2,356	9.8%	1.734	1.734	1.734
	2007	3,217,857	479,977	283,072	3,801,693	14.9%	133.1%	2,329	10.5%	1.659	1.659	1.659
	2008	3,225,575	1,180,662	397,237	3,868,614	36.6%	156.5%	2,282	13.4%	1.588	1.588	1.588
	2009	3,219,890	1,315,135	558,679	3,967,966	40.8%	164.1%	2,243	16.1%	1.519	1.519	1.519
	2010	3,204,282	380,297	778,978	3,818,833	11.9%	131.0%	2,194	15.8%	1.454	1.454	1.454
	2011	3,178,716	1,084,902	1,022,172	3,814,218	34.1%	154.1%	2,159	17.2%	1.391	1.391	1.391
	2012	3,163,323	1,486,105	1,141,654	3,997,111	47.0%	173.3%	2,120	19.1%	1.331	1.331	1.331
	2013	3,135,399	1,835,094	1,231,550	4,018,069	58.5%	186.7%	2,087	21.5%	1.274	1.274	1.274
	2014	3,110,425	2,392,054	1,389,923	4,863,139	76.9%	233.3%	2,051	24.5%	1.219	1.219	1.219
	2015	3,081,502	2,777,894	1,563,229	3,657,138	90.1%	208.8%	2,010	27.6%	1.167	1.167	1.167
	2016	3,234,804	1,545,922	1,886,226	3,873,155	47.8%	167.5%	1,959	28.6%	1.116	1.116	1.116
	2017	3,443,718	2,165,650	1,597,729	3,855,900	62.9%	174.9%	1,917	30.1%	1.068	1.068	1.068
	2018	3,598,851	3,841,371	1,962,502	11,240,787	106.7%	419.1%	1,879	33.4%	1.022	1.022	1.022
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	3,480,731	4,042,294	115.7%	229.0%	1,826	36.7%	0.978	0.978	0.978
	2020	3,442,134	4,454,804	4,303,190	3,864,542	129.4%	241.7%	1,770	39.9%	0.936	0.936	0.936
	2021	3,310,102	4,790,010	4,677,893	3,675,966	144.7%	255.8%	1,712	43.2%	0.896	0.896	0.896
	2022	3,174,687	5,134,803	4,908,558	3,456,420	161.7%	270.6%	1,653	46.5%	0.857	0.857	0.857
	2023	3,036,399	5,495,199	5,145,091	3,214,567	181.0%	286.8%	1,591	49.8%	0.820	0.820	0.820
	2024	2,896,179	5,869,408	5,446,054	2,954,385	202.7%	304.7%	1,528	53.2%	0.785	0.785	0.785
	2025	2,755,026	6,259,002	5,799,476	2,679,814	227.2%	324.5%	1,464	56.6%	0.751	0.751	0.751
	2026	2,613,548	6,660,579	6,184,942	2,379,748	254.8%	345.9%	1,399	60.1%	0.719	0.719	0.719
	2027	2,472,106	7,074,713	6,589,327	2,054,599	286.2%	369.3%	1,334	63.7%	0.688	0.688	0.688
	2028	2,331,067	7,499,109	7,007,597	1,701,179	321.7%	394.7%	1,268	67.3%	0.658	0.658	0.658
	2029	2,190,808	7,928,565	7,437,244	1,314,394	361.9%	421.9%	1,202	71.0%	0.630	0.630	0.630
	2030	2,051,710	8,347,540	7,872,941	888,759	406.9%	450.2%	1,136	74.7%	0.603	0.603	0.603
	2031	1,914,199	8,737,362	8,304,955	426,845	456.5%	478.7%	1,070	78.4%	0.577	0.577	0.577
	2032	1,778,761	9,103,237	8,723,577	-64,174	511.8%	508.2%	1,004	82.1%	0.552	0.552	0.552
	2033	1,645,941	9,439,460	9,123,269	-574,877	573.5%	538.6%	940	85.8%	0.528	0.528	0.528
	2034	1,516,284	9,746,148	9,499,277	-1,089,314	642.8%	570.9%	876	89.5%	0.505	0.506	0.506
	2035	1,390,289	9,997,262	9,844,291	-1,604,679	719.1%	603.7%	813	93.1%	0.484	0.484	0.484
	2036	1,268,492	10,177,563	10,145,521	-2,108,210	802.3%	636.1%	752	96.7%	0.463	0.463	0.463
	2037	1,151,470	10,287,840	10,391,279	-2,585,518	893.5%	668.9%	692	100.1%	0.443	0.443	0.443
	2038	1,039,754	10,322,167	10,574,424	-3,026,128	992.8%	701.7%	635	103.4%	0.424	0.424	0.424
	2039	933,814	10,290,658	10,690,483	-3,423,299	1,102.0%	735.4%	580	106.6%	0.406	0.406	0.406
	2040	834,080	10,179,561	10,736,504	-3,769,676	1,220.5%	768.5%	527	109.7%	0.388	0.388	0.388
	2041	740,855	9,990,274	10,708,590	-4,065,703	1,348.5%	799.7%	477	112.5%	0.371	0.371	0.371
	2042	654,371	9,727,332	10,604,379	-4,296,210	1,486.5%	830.0%	429	115.2%	0.355	0.355	0.355
	2043	574,743	9,396,171	10,425,209	-4,452,188	1,634.8%	860.2%	385	117.7%	0.340	0.340	0.340
	2044	501,979	9,015,779	10,176,090	-4,534,955	1,796.0%	892.6%	343	120.0%	0.326	0.325	0.326
	2045	436,006	8,591,633	9,864,461	-4,548,022	1,970.5%	927.4%	305	122.1%	0.311	0.311	0.311
	2046	376,671	8,138,650	9,499,958	-4,503,517	2,160.7%	965.1%	270	124.0%	0.298	0.298	0.298
	2047	323,694	7,656,664	9,091,365	-4,423,307	2,365.4%	998.9%	237	125.7%	0.285	0.285	0.285
	2048	276,729	7,151,984	8,645,791	-4,315,483	2,584.5%	1,025.0%	208	127.2%	0.273	0.273	0.273
	2049	235,372	6,650,807	8,172,296	-4,207,026	2,825.7%	1,038.3%	182	128.6%	0.261	0.261	0.261
	2050	199,218	6,145,868	7,680,192	-4,066,040	3,085.0%	1,044.0%	158	129.8%	0.250	0.250	0.250
	2051	167,866	5,658,374	7,177,744	-3,891,061	3,370.8%	1,052.8%	137	130.9%	0.239	0.239	0.239
	2052	140,868	5,170,777	6,673,033	-3,695,412	3,670.7%	1,047.3%	118	131.9%	0.229	0.229	0.229
	2053	117,741	4,672,810	6,165,415	-3,488,780	3,968.7%	1,005.6%	101	132.7%	0.219	0.219	0.219
	2054	98,034	4,196,663	5,656,000	-3,264,240	4,280.8%	951.1%	87	133.4%	0.210	0.210	0.210
	2055	81,339	3,752,816	5,153,895	-3,012,983	4,613.8%	909.6%	74	134.0%	0.201	0.201	0.201
	2056	67,287	3,348,537	4,669,570	-2,770,674	4,976.5%	858.8%	63	134.5%	0.192	0.192	0.192
	2057	55,522	2,967,630	4,210,099	-2,528,855	5,344.9%	790.3%	54	135.0%	0.184	0.184	0.184
	2058	45,716	2,605,341	3,775,343	-2,289,818	5,698.9%	690.2%	45	135.3%	0.176	0.176	0.176
	2059	37,568	2,277,410	3,365,737	-2,069,862	6,062.1%	552.5%	38	135.6%	0.168	0.168	0.168
	2060	30,820	1,980,520	2,984,406	-1,856,967	6,426.1%	400.9%	32	135.9%	0.161	0.161	0.161
	2061	25,253	1,713,172	2,632,707	-1,655,645	6,784.1%	227.8%	27	136.1%	0.154	0.154	0.154
	2062	20,670	1,469,420	2,310,248	-1,465,956	7,109.1%	16.8%	23	136.3%	0.147	0.147	0.147
	2063	16,901	1,247,739	2,015,427	-1,295,233	7,382.6%	-281.0%	19	136.4%	0.141	0.141	0.141
	2064	13,801	1,049,144	1,746,656	-1,145,148	7,602.0%	-695.6%	16	136.6%	0.135	0.135	0.135
	2065	11,254	870,385	1,502,513	-1,009,071	7,733.8%	-1,232.3%	13	136.6%	0.129	0.129	0.129
	2066	9,163	718,261	1,282,361	-888,730	7,838.7%	-1,860.4%	11	136.7%	0.124	0.124	0.124
	2067	7,449	587,801	1,086,440	-783,522	7,891.2%	-2,627.5%	9	136.8%	0.118	0.118	0.118
	2068	6,044	470,983	912,863	-690,848	7,792.9%	-3,637.9%	8	136.8%	0.113	0.113	0.113
	2069	4,892	364,285	758,394	-610,583	7,446.7%	-5,034.8%	6	136.8%	0.108	0.108	0.108
	2070	3,948	265,570	619,829	-540,280	6,727.1%	-6,958.7%	5	136.9%	0.104	0.104	0.104
	2071	3,176	183,726	495,666	-475,533	5,785.7%	-9,189.3%	4	136.9%	0.099	0.099	0.099
	2072	2,544	117,203	386,660	-415,238	4,606.2%	-11,713.1%	3	136.9%	0.095	0.095	0.095
	2073	2,030	70,023	293,440	-357,619	3,449.6%	-14,168.1%	3	136.9%	0.091	0.091	0.091
	2074	1,612	35,441	216,402	-308,030	2,198.9%	-16,912.3%	2	136.9%	0.087	0.087	0.087
	2075	1,273	11,804	154,376	-254,916	927.2%	-19,097.3%	2	136.9%	0.083	0.083	0.083
	2076	999	1,918	106,595	-213,835	192.0%	-21,218.8%	1	136.9%	0.080	0.080	0.080
	2077	777	295	72,306	-176,181	37.9%	-22,636.3%	1	136.9%	0.076	0.076	0.076
	2078	599	131	48,937	-144,912	21.9%	-24,182.9%	1	136.9%	0.073	0.073	0.073
	2079 - 2083	1,376	62	89,008	-404,001	4.5%	-29,356.5%	2	136.9%	0.066	0.069	0.066
	2084 - 2088	254	0	13,189	-101,725	0.1%	-40,083.3%	0	136.9%	0.053	0.054	0.053
	2089 - 2093	32	0	1,592	-11,424	0.0%	-36,050.9%	0	136.9%	0.043	0.044	0.043

Without Interest Accum./Disc.

History	56,454,410	22,257,220	14,620,884	70,822,830	39.4%	164.9%
Future	52,613,380	300,199,920	328,331,804	-70,821,898	570.6%	436.0%
Lifetime	109,067,790	322,457,140	342,952,688	932	295.6%	295.6%

With Interest Accum./Disc. To 12/31/2018

History	85,351,224	28,522,188	18,453,309	70,822,830	33.4%	116.4%
Future	35,188,548	136,499,368	139,852,880	-70,822,796	387.9%	186.6%
Lifetime	120,539,772	165,021,556	158,306,189	34	136.9%	136.9%

Attachment 5-b
New York Life Insurance Company
Actual and Projected Experience by Calendar Year
Virginia-Specific Experience After Requested Rate Increase using Maximum Valuation Interest Rates
Generation 4.0 Policy Forms

		Actual and Projected Experience using Current Assumptions							Cumulative Loss Ratio	Mid-Year Discount / Accumulation Interest Rate Factors		
		A	B	C	D	E = B / A	F = (B+D) / (A)	G	H			
	Calendar Year	Earned Premium	Incurred Claims	Paid Claims	Change in Active Life Reserves	Incurred Loss Ratio	Loss Ratio with Chg in ALR	End of Year Lives	Actual with Max. Val. Interest (on Col E)	Max. Val. Interest Rate Factors for Earned Premium	Max. Val. Interest Rate Factors for Incurred Claims	Max. Val. Interest Rate Factors for Paid Claims
Historical Experience	1990	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1991	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1992	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1993	0	0	0	0	0.0%	0.0%	0	0.0%	-	-	-
	1994	1,776	0	0	0	0.0%	0.0%	2	0.0%	3.305	-	-
	1995	2,830	0	0	0	0.0%	0.0%	2	0.0%	3.147	-	-
	1996	3,560	0	0	0	0.0%	0.0%	3	0.0%	2.935	-	-
	1997	31,423	0	0	15,135	0.0%	48.2%	87	0.0%	2.601	-	-
	1998	279,161	132,282	697	108,954	47.4%	86.4%	358	41.0%	2.468	2.465	2.465
	1999	600,195	0	10,682	339,203	0.0%	56.5%	625	14.7%	2.360	-	2.359
	2000	922,496	1,319	17,413	592,232	0.1%	64.3%	864	7.7%	2.258	2.258	2.258
	2001	1,337,388	29,841	53,847	908,808	2.2%	70.2%	1,306	5.5%	2.161	2.160	2.160
	2002	1,957,972	161,427	48,220	1,402,851	8.2%	79.9%	1,815	6.5%	2.068	2.067	2.067
	2003	2,723,020	205,083	110,970	2,166,115	7.5%	87.1%	2,512	6.8%	1.979	1.978	1.978
	2004	3,285,700	335,293	166,783	3,271,578	10.2%	109.8%	2,457	7.7%	1.893	1.893	1.893
	2005	3,260,026	163,176	190,178	3,713,061	5.0%	118.9%	2,412	7.2%	1.812	1.812	1.812
	2006	3,234,521	743,737	209,143	3,528,270	23.0%	132.1%	2,356	9.8%	1.734	1.734	1.734
	2007	3,217,857	479,977	283,072	3,801,693	14.9%	133.1%	2,329	10.5%	1.659	1.659	1.659
	2008	3,225,575	1,180,662	397,237	3,868,614	36.6%	156.5%	2,282	13.4%	1.588	1.588	1.588
	2009	3,219,890	1,315,135	558,679	3,967,966	40.8%	164.1%	2,243	16.1%	1.519	1.519	1.519
	2010	3,204,282	380,297	778,978	3,818,833	11.9%	131.0%	2,194	15.8%	1.454	1.454	1.454
	2011	3,178,716	1,084,902	1,022,172	3,814,218	34.1%	154.1%	2,159	17.2%	1.391	1.391	1.391
	2012	3,163,323	1,486,105	1,141,654	3,997,111	47.0%	173.3%	2,120	19.1%	1.331	1.331	1.331
	2013	3,135,399	1,835,094	1,231,550	4,018,069	58.5%	186.7%	2,087	21.5%	1.274	1.274	1.274
	2014	3,110,425	2,392,054	1,389,923	4,863,139	76.9%	233.3%	2,051	24.5%	1.219	1.219	1.219
	2015	3,081,502	2,777,894	1,563,229	3,657,138	90.1%	208.8%	2,010	27.6%	1.167	1.167	1.167
	2016	3,234,804	1,545,922	1,886,226	3,873,155	47.8%	167.5%	1,959	28.6%	1.116	1.116	1.116
	2017	3,443,718	2,165,650	1,597,729	3,855,900	62.9%	174.9%	1,917	30.1%	1.068	1.068	1.068
	2018	3,598,851	3,841,371	1,962,502	11,240,787	106.7%	419.1%	1,879	33.4%	1.022	1.022	1.022
Projected Future Experience (75 Years)	2019	3,570,092	4,131,526	3,480,731	4,042,294	115.7%	229.0%	1,826	36.7%	0.978	0.978	0.978
	2020	3,755,083	4,445,264	4,301,718	3,864,542	118.4%	221.3%	1,751	39.8%	0.936	0.936	0.936
	2021	4,092,835	4,764,862	4,670,779	3,675,966	116.4%	206.2%	1,693	42.7%	0.896	0.896	0.896
	2022	3,945,213	5,105,002	4,893,313	3,456,420	129.4%	217.0%	1,634	45.6%	0.857	0.857	0.857
	2023	3,794,019	5,459,790	5,122,680	3,214,567	143.9%	228.6%	1,573	48.6%	0.820	0.820	0.820
	2024	3,640,171	5,827,257	5,416,731	2,954,385	160.1%	241.2%	1,510	51.6%	0.785	0.785	0.785
	2025	3,484,669	6,208,832	5,763,025	2,679,814	178.2%	255.1%	1,446	54.7%	0.751	0.751	0.751
	2026	3,328,079	6,600,899	6,140,667	2,379,748	198.3%	269.8%	1,382	57.8%	0.719	0.719	0.719
	2027	3,170,670	7,003,815	6,536,137	2,054,599	220.9%	285.7%	1,317	61.0%	0.688	0.688	0.688
	2028	3,012,698	7,415,171	6,944,075	1,701,179	246.1%	302.6%	1,251	64.2%	0.658	0.658	0.658
	2029	2,854,447	7,829,656	7,361,766	1,314,394	274.3%	320.3%	1,186	67.4%	0.630	0.630	0.630
	2030	2,696,220	8,231,790	7,783,737	888,759	305.3%	338.3%	1,120	70.7%	0.603	0.603	0.603
	2031	2,538,370	8,603,052	8,200,195	426,845	338.9%	355.7%	1,055	74.0%	0.577	0.577	0.577
	2032	2,381,312	8,948,711	8,601,453	-64,174	375.8%	373.1%	990	77.3%	0.552	0.552	0.552
	2033	2,225,528	9,263,143	8,982,013	-574,877	416.2%	390.4%	925	80.6%	0.528	0.528	0.528
	2034	2,071,537	9,546,638	9,337,189	-1,089,314	460.8%	408.3%	862	83.8%	0.505	0.506	0.506
	2035	1,919,856	9,774,222	9,659,919	-1,604,679	509.1%	425.5%	800	87.0%	0.484	0.484	0.484
	2036	1,771,103	9,931,482	9,937,956	-2,108,210	560.8%	441.7%	739	90.1%	0.463	0.463	0.463
	2037	1,626,015	10,019,734	10,160,252	-2,585,518	616.2%	457.2%	681	93.1%	0.443	0.443	0.443
	2038	1,485,328	10,033,631	10,320,262	-3,026,128	675.5%	471.8%	624	96.0%	0.424	0.424	0.424
	2039	1,349,736	9,983,576	10,414,072	-3,423,299	739.7%	486.0%	569	98.8%	0.406	0.406	0.406
	2040	1,219,924	9,857,104	10,439,351	-3,769,676	808.0%	499.0%	517	101.5%	0.388	0.388	0.388
	2041	1,096,458	9,656,353	10,392,990	-4,065,703	880.7%	509.9%	468	103.9%	0.371	0.371	0.371
	2042	979,875	9,386,158	10,273,382	-4,296,210	957.9%	519.4%	421	106.3%	0.355	0.355	0.355
	2043	870,614	9,051,951	10,082,383	-4,452,188	1,039.7%	528.3%	377	108.4%	0.340	0.340	0.340
	2044	769,003	8,672,153	9,825,230	-4,534,955	1,127.7%	538.0%	336	110.4%	0.326	0.325	0.326
	2045	675,261	8,252,153	9,509,379	-4,548,022	1,222.1%	548.5%	299	112.2%	0.311	0.311	0.311
	2046	589,501	7,806,600	9,144,347	-4,503,517	1,324.3%	560.3%	264	113.9%	0.298	0.298	0.298
	2047	511,642	7,335,517	8,738,836	-4,423,307	1,433.7%	569.2%	232	115.4%	0.285	0.285	0.285
	2048	441,494	6,844,744	8,299,850	-4,315,483	1,550.4%	572.9%	204	116.7%	0.273	0.273	0.273
	2049	378,758	6,359,136	7,836,105	-4,207,026	1,678.9%	568.2%	178	117.9%	0.261	0.261	0.261
	2050	323,111	5,871,582	7,356,466	-4,066,040	1,817.2%	558.8%	154	119.0%	0.250	0.250	0.250
	2051	274,201	5,402,055	6,868,716	-3,891,061	1,970.1%	551.1%	134	119.9%	0.239	0.239	0.239
	2052	231,559	4,933,571	6,380,403	-3,695,412	2,130.6%	534.7%	115	120.7%	0.229	0.229	0.229
	2053	194,619	4,456,179	5,890,730	-3,488,780	2,289.7%	497.1%	99	121.5%	0.219	0.219	0.219
	2054	162,821	4,000,431	5,400,578	-3,264,240	2,456.9%	452.1%	85	122.1%	0.210	0.210	0.210
	2055	135,639	3,576,173	4,918,468	-3,012,983	2,636.5%	415.2%	72	122.6%	0.201	0.201	0.201
	2056	112,582	3,190,160	4,454,220	-2,770,674	2,833.6%	372.6%	62	123.0%	0.192	0.192	0.192
	2057	93,151	2,826,747	4,014,409	-2,528,855	3,034.6%	319.8%	52	123.4%	0.184	0.184	0.184
	2058	76,864	2,481,280	3,598,734	-2,289,818	3,228.1%	249.1%	44	123.8%	0.176	0.176	0.176
	2059	63,269	2,168,684	3,207,462	-2,069,862	3,427.7%	156.2%	37	124.0%	0.168	0.168	0.168
	2060	51,971	1,885,763	2,843,453	-1,856,967	3,628.5%	55.4%	32	124.3%	0.161	0.161	0.161
	2061	42,625	1,631,050	2,507,913	-1,655,645	3,826.5%	-57.7%	27	124.4%	0.154	0.154	0.154
	2062	34,914	1,398,864	2,200,402	-1,465,956	4,006.6%	-192.2%	22	124.6%	0.147	0.147	0.147
	2063	28,564	1,187,735	1,919,346	-1,295,233	4,158.1%	-376.3%	19	124.7%	0.141	0.141	0.141
	2064	23,335	998,619	1,663,197	-1,145,148	4,279.5%	-627.9%	16	124.8%	0.135	0.135	0.135
	2065	19,036	828,417	1,430,575	-1,009,071	4,351.8%	-949.0%	13	124.9%	0.129	0.129	0.129
	2066	15,503	683,591	1,220,854	-888,730	4,409.3%	-1,323.2%	11	125.0%	0.124	0.124	0.124
	2067	12,606	559,401	1,034,248	-783,522	4,437.7%	-1,777.9%	9	125.0%	0.118	0.118	0.118
	2068	10,230	448,205	868,949	-690,848	4,381.4%	-2,371.9%	7	125.1%	0.113	0.113	0.113
	2069	8,281	346,650	721,864	-610,583	4,186.0%	-3,187.1%	6	125.1%	0.108	0.108	0.108
	2070	6,684	252,702	589,939	-540,280	3,780.9%	-4,302.7%	5	125.1%	0.104	0.104	0.104
	2071	5,377	174,816	471,740	-475,533	3,251.3%	-5,592.8%	4	125.1%	0.099	0.099	0.099
	2072	4,309	111,516	367,978	-415,238	2,588.1%	-7,048.9%	3	125.1%	0.095	0.095	0.095
	2073	3,438	66,622	279,252	-357,619	1,938.0%	-8,465.1%	3	125.1%	0.091	0.091	0.091
	2074	2,730	33,719	205,933	-308,030	1,235.3%	-10,049.4%	2	125.1%	0.087	0.087	0.087
	2075	2,156	11,230	146,904	-254,916	520.9%	-11,303.1%	2	125.1%	0.083	0.083	0.083
	2076	1,691	1,825	101,434	-213,835	107.9%	-12,534.6%	1	125.1%	0.080	0.080	0.080
	2077	1,316	280	68,804	-176,181	21.3%	-13,367.2%	1	125.1%	0.076	0.076	0.076
	2078	1,014	125	46,567	-144,912	12.3%	-14,280.0%	1	125.1%	0.073	0.073	0.073
	2079 - 2083	2,330	59	84,694	-404,001	2.5%	-17,334.4%	2	125.1%	0.066	0.069	0.066
	2084 - 2088	430	0	12,549	-101,725	0.0%	-23,668.1%	0	125.1%	0.053	0.054	0.053
	2089 - 2093	54	0	1,514	-11,424	0.0%	-21,287.1%	0	125.1%	0.043	0.044	0.043

Without Interest Accum./Disc.

History	56,454,410	22,257,220	14,620,884	70,822,830	39.4%	164.9%
Future	68,191,919	291,877,971	319,448,817	-70,821,898	428.0%	324.2%
Lifetime	124,646,329	314,135,191	334,069,701	932	252.0%	252.0%

With Interest Accum./Disc. To 12/31/2018

History	85,351,224	28,522,188	18,453,309	70,822,830	33.4%	116.4%
Future	44,200,644	133,584,732	137,035,734	-70,822,796	302.2%	142.0%
Lifetime	129,551,868	162,106,920	155,489,043	34	125.1%	125.1%

Documentation

Authored by: Amy Pahl, FSA, MAAA

Created by: William Pederson

Date: April 24, 2020

Purpose: This workbook was created in tandem with the e-mail dated April 24, 2020. It provides summary tables and the underlying projections of a Virginia-specific PPV analysis. Waiver of premium is treated as a reduction to premium rather than claims expense, as requested by the Bureau.

Security: No security has been placed on this workbook.

User Inputs: This entire workbook is provided as values; there are no formulas in this workbook. There are not intended to be any user inputs in this workbook. Values in a cell will only change if the user of this workbook manually changes that cell. There is no intention for any of the values in this workbook to be altered.

Outputs: This workbook is not designed to produce any outputs.

Limitations & Qualifications: Milliman's work is prepared solely for the internal business use of the management of New York Life. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party. To the extent that Milliman's work is not subject to disclosure under applicable public record laws, New York Life agrees that they shall not disclose Milliman's work product to third parties without Milliman's prior written consent. In the event such consent is provided, the work product must be provided in its entirety.

Milliman's work is being delivered to the Bureau in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by New York Life. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Table 1
Active Lives Currently Paying Premium
Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Virginia-Specific Experience

Assumption Basis	Present Value of Future Benefits[2]	Present Value of Future Premiums[2]
Current	133,387,635	32,146,198
Prior	89,297,876	31,572,827

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2019.

Table 2
Active Lives Currently Paying Premium
Actual and Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Virginia-Specific Experience

Future Period	Premiums Requested	Premiums Approved
Historical	64,773,766	62,533,522
Future[2]	32,109,260	31,572,122

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2019.

Table 3
Active Lives Currently Paying Premium
Projected Experience Before Requested Rate Increase
Discounted to December 31, 2011[1]
Virginia-Specific Experience

Assumption Basis	Present Value of Future Benefits[2]	Present Value of Future Premiums[2]
Prior	72,929,511	31,913,564
Pricing	36,513,723	20,832,766

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2012.

Table 4
Active Lives Currently Paying Premium
Actual and Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Virginia-Specific Experience

Future Period	Premiums Justified	Premiums Requested
Future	52,578,778	32,109,260

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.

Table 5
Justified Rate Increases

Justified Rate Increase from Deterioration	170.0%
from Catch-up Request	8.6%

from Transitional Increase	63.7%
Total Justified Rate Increase	242.3%

New York Life Insurance Company
Virginia-Specific Projection - Premium Paying
Comparison of Current and 2011 Assumptions
4.0 Policy Form

	Current Assumptions				2011 Assumptions			
	Without Interest		Interest Rate Factors		Without Interest		Interest Rate Factors	
Calendar Year	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
2019	3,305,216	3,776,428	4.5%	0.9782	3,321,542	3,043,925	4.5%	0.9782
2020	3,185,359	4,117,713	4.5%	0.9361	3,197,462	3,282,697	4.5%	0.9361
2021	3,061,317	4,475,131	4.5%	0.8958	3,069,048	3,526,430	4.5%	0.8958
2022	2,933,899	4,844,156	4.5%	0.8572	2,936,973	3,767,870	4.5%	0.8572
2023	2,803,141	5,229,957	4.5%	0.8203	2,801,354	4,010,627	4.5%	0.8203
2024	2,670,095	5,630,519	4.5%	0.7849	2,662,985	4,251,217	4.5%	0.7849
2025	2,535,580	6,047,152	4.5%	0.7511	2,522,311	4,493,224	4.5%	0.7511
2026	2,400,365	6,475,376	4.5%	0.7188	2,379,932	4,736,446	4.5%	0.7188
2027	2,264,927	6,916,392	4.5%	0.6878	2,236,748	4,980,822	4.5%	0.6878
2028	2,129,562	7,340,832	4.5%	0.6582	2,093,426	5,227,808	4.5%	0.6582
2029	1,994,891	7,770,480	4.5%	0.6299	1,951,118	5,457,495	4.5%	0.6299
2030	1,861,639	8,190,529	4.5%	0.6028	1,810,891	5,665,329	4.5%	0.6028
2031	1,730,639	8,582,657	4.5%	0.5768	1,673,718	5,849,358	4.5%	0.5768
2032	1,602,172	8,951,831	4.5%	0.5520	1,540,209	6,017,851	4.5%	0.5520
2033	1,476,792	9,292,277	4.5%	0.5282	1,411,141	6,167,093	4.5%	0.5282
2034	1,354,952	9,603,978	4.5%	0.5055	1,287,023	6,294,165	4.5%	0.5055
2035	1,237,429	9,861,157	4.5%	0.4837	1,168,405	6,386,965	4.5%	0.4837
2036	1,124,868	10,048,592	4.5%	0.4629	1,055,727	6,439,714	4.5%	0.4629
2037	1,017,582	10,166,771	4.5%	0.4430	949,182	6,455,324	4.5%	0.4430
2038	915,983	10,209,598	4.5%	0.4239	849,122	6,422,859	4.5%	0.4239
2039	820,263	10,186,877	4.5%	0.4057	755,689	6,346,074	4.5%	0.4057
2040	730,776	10,084,767	4.5%	0.3882	669,023	6,216,662	4.5%	0.3882
2041	647,723	9,904,511	4.5%	0.3715	589,121	6,042,970	4.5%	0.3715
2042	571,193	9,650,498	4.5%	0.3555	515,946	5,833,875	4.5%	0.3555
2043	501,173	9,328,037	4.5%	0.3402	449,473	5,585,159	4.5%	0.3402
2044	437,442	8,955,878	4.5%	0.3255	389,502	5,302,825	4.5%	0.3255
2045	379,837	8,539,403	4.5%	0.3115	335,654	5,009,938	4.5%	0.3115
2046	328,140	8,093,455	4.5%	0.2981	287,634	4,713,974	4.5%	0.2981
2047	282,081	7,617,863	4.5%	0.2852	245,187	4,406,199	4.5%	0.2852
2048	241,339	7,118,951	4.5%	0.2730	207,971	4,084,954	4.5%	0.2730
2049	205,431	6,622,836	4.5%	0.2612	175,534	3,761,560	4.5%	0.2612
2050	174,026	6,122,317	4.5%	0.2499	147,441	3,441,380	4.5%	0.2499
2051	146,763	5,638,634	4.5%	0.2392	123,249	3,143,984	4.5%	0.2392
2052	123,319	5,154,353	4.5%	0.2289	102,584	2,858,414	4.5%	0.2289
2053	103,289	4,659,278	4.5%	0.2190	85,070	2,574,244	4.5%	0.2190
2054	86,197	4,185,573	4.5%	0.2096	70,301	2,305,233	4.5%	0.2096
2055	71,664	3,743,748	4.5%	0.2006	57,923	2,052,816	4.5%	0.2006
2056	59,378	3,341,121	4.5%	0.1919	47,578	1,826,365	4.5%	0.1919
2057	49,079	2,961,584	4.5%	0.1837	38,981	1,615,083	4.5%	0.1837
2058	40,499	2,600,443	4.5%	0.1758	31,873	1,417,070	4.5%	0.1758
2059	33,353	2,273,451	4.5%	0.1682	26,018	1,236,243	4.5%	0.1682
2060	27,417	1,977,324	4.5%	0.1609	21,217	1,067,432	4.5%	0.1609
2061	22,512	1,710,596	4.5%	0.1540	17,282	916,394	4.5%	0.1540
2062	18,474	1,467,357	4.5%	0.1474	14,060	781,420	4.5%	0.1474
2063	15,158	1,246,101	4.5%	0.1410	11,427	661,866	4.5%	0.1410
2064	12,430	1,047,855	4.5%	0.1350	9,284	554,621	4.5%	0.1350
2065	10,184	869,379	4.5%	0.1291	7,539	457,817	4.5%	0.1291
2066	8,328	717,476	4.5%	0.1236	6,115	376,589	4.5%	0.1236
2067	6,802	587,193	4.5%	0.1183	4,952	309,366	4.5%	0.1183
2068	5,555	470,523	4.5%	0.1132	4,002	254,242	4.5%	0.1132
2069	4,536	363,951	4.5%	0.1083	3,227	207,650	4.5%	0.1083
2070	3,704	265,340	4.5%	0.1036	2,596	166,399	4.5%	0.1036
2071	3,017	183,577	4.5%	0.0992	2,080	133,066	4.5%	0.0992
2072	2,448	117,113	4.5%	0.0949	1,659	106,106	4.5%	0.0949
2073	1,976	69,972	4.5%	0.0908	1,315	84,826	4.5%	0.0908
2074	1,586	35,417	4.5%	0.0869	1,036	67,888	4.5%	0.0869
2075	1,265	11,796	4.5%	0.0832	810	53,107	4.5%	0.0832
2076	997	1,916	4.5%	0.0796	627	41,678	4.5%	0.0796
2077	777	294	4.5%	0.0762	481	32,819	4.5%	0.0762
2078	598	131	4.5%	0.0729	365	25,793	4.5%	0.0729
2079	456	48	4.5%	0.0697	273	20,547	4.5%	0.0697
2080	344	11	4.5%	0.0667	201	15,817	4.5%	0.0667
2081	255	2	4.5%	0.0639	145	14,746	4.5%	0.0639
2082	187	1	4.5%	0.0611	103	12,942	4.5%	0.0611
2083	134	0	4.5%	0.0585	72	11,049	4.5%	0.0585
2084	94	0	4.5%	0.0560	49	9,747	4.5%	0.0560
2085	65	0	4.5%	0.0536	32	7,806	4.5%	0.0536
2086	45	0	4.5%	0.0512	21	5,952	4.5%	0.0512
2087	30	0	4.5%	0.0490	13	4,360	4.5%	0.0490
2088	20	0	4.5%	0.0469	8	3,075	4.5%	0.0469
2089	13	0	4.5%	0.0449	5	2,118	4.5%	0.0449
2090	8	0	4.5%	0.0430	3	1,389	4.5%	0.0430
2091	5	0	4.5%	0.0411	2	894	4.5%	0.0411
2092	3	0	4.5%	0.0394	1	565	4.5%	0.0394
2093	2	0	4.5%	0.0377	1	346	4.5%	0.0377
	Without Interest							
Total	47,788,803	295,458,479			46,381,070	188,662,676		
	With Interest							
Total	32,146,198	133,387,635			31,572,827	89,297,876		

New York Life Insurance Company
Virginia-Specific Experience Projections with Lost Premium Calculation from Requested Rates
4.0 Policy Form

		Without Interest	With Interest				Interest Rate Factors	
		(A)	(B)	(C)	(D)	(E) = (C) - (D)		
	Calendar Year	Premium at Original Rates	Premium at Original Rates	Assuming Prior Rate Increase Request Fully Approved	Assuming Actual Virginia Rate Increase Approved	Premium Lost Due to Partial Approval of Rate Increase	Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor
Historical Experience	1990	0	0	0	0	0	0.0%	0.0000
	1991	0	0	0	0	0	0.0%	0.0000
	1992	0	0	0	0	0	0.0%	0.0000
	1993	0	0	0	0	0	0.0%	0.0000
	1994	1,776	5,868	5,868	5,868	0	5.0%	3.3047
	1995	2,830	8,907	8,907	8,907	0	5.0%	3.1474
	1996	2,830	8,483	8,483	8,483	0	5.0%	2.9975
	1997	15,977	41,949	41,949	41,949	0	4.6%	2.6256
	1998	127,941	316,140	316,140	316,140	0	4.5%	2.4710
	1999	293,381	692,801	692,801	692,801	0	4.5%	2.3614
	2000	493,574	1,114,917	1,114,917	1,114,917	0	4.5%	2.2589
	2001	750,183	1,621,287	1,621,287	1,621,287	0	4.5%	2.1612
	2002	1,171,024	2,421,507	2,421,507	2,421,507	0	4.5%	2.0679
	2003	1,733,127	3,429,245	3,429,245	3,429,245	0	4.5%	1.9786
	2004	2,182,934	4,133,119	4,133,119	4,133,119	0	4.5%	1.8934
	2005	2,214,786	4,012,846	4,012,846	4,012,846	0	4.5%	1.8118
	2006	2,248,069	3,897,746	3,897,746	3,897,746	0	4.5%	1.7338
	2007	2,286,097	3,792,989	3,792,989	3,792,989	0	4.5%	1.6592
	2008	2,326,645	3,694,027	3,694,027	3,694,027	0	4.5%	1.5877
	2009	2,362,387	3,589,250	3,589,250	3,589,250	0	4.5%	1.5193
	2010	2,405,477	3,497,329	3,497,329	3,497,329	0	4.5%	1.4539
	2011	2,444,247	3,400,576	3,400,576	3,400,576	0	4.5%	1.3913
	2012	2,491,430	3,316,884	3,316,884	3,316,884	0	4.5%	1.3313
	2013	2,537,382	3,232,595	3,232,595	3,232,595	0	4.5%	1.2740
	2014	2,585,410	3,151,939	3,510,076	3,152,656	357,420	4.5%	1.2191
	2015	2,635,353	3,074,459	3,925,880	3,086,024	839,856	4.5%	1.1666
	2016	2,673,003	2,984,072	3,808,488	3,201,415	607,073	4.5%	1.1164
	2017	2,717,139	2,902,674	3,702,960	3,384,142	318,818	4.5%	1.0683
	2018	2,759,574	2,821,010	3,597,896	3,480,820	117,076	4.5%	1.0223
Projected Future Experience	2019	2,637,663	2,580,220	3,314,232	3,249,205	65,027	4.5%	0.9782
	2020	2,529,089	2,367,429	3,052,750	2,993,079	59,671	4.5%	0.9361
	2021	2,417,252	2,165,264	2,803,584	2,749,114	54,470	4.5%	0.8958
	2022	2,302,906	1,973,980	2,566,915	2,517,484	49,432	4.5%	0.8572
	2023	2,186,223	1,793,246	2,342,368	2,297,807	44,562	4.5%	0.8202
	2024	2,068,055	1,623,260	2,130,113	2,090,233	39,880	4.5%	0.7849
	2025	1,948,883	1,463,840	1,929,964	1,894,551	35,413	4.5%	0.7511
	2026	1,829,306	1,314,854	1,741,806	1,710,629	31,177	4.5%	0.7188
	2027	1,710,186	1,176,304	1,565,668	1,538,486	27,182	4.5%	0.6878
	2028	1,592,092	1,047,928	1,401,387	1,377,910	23,477	4.5%	0.6582
	2029	1,476,050	929,720	1,249,073	1,228,952	20,121	4.5%	0.6299
	2030	1,362,842	821,460	1,108,592	1,091,524	17,069	4.5%	0.6028
	2031	1,253,189	722,850	979,717	965,414	14,302	4.5%	0.5768
	2032	1,147,525	633,410	861,999	850,164	11,835	4.5%	0.5520
	2033	1,046,374	552,716	755,077	745,393	9,685	4.5%	0.5282
	2034	950,063	480,241	658,422	650,568	7,854	4.5%	0.5055
	2035	858,857	415,450	571,474	565,186	6,288	4.5%	0.4837
	2036	772,959	357,805	493,652	488,698	4,954	4.5%	0.4629
	2037	692,415	306,723	424,305	420,464	3,841	4.5%	0.4430
	2038	617,367	261,705	362,875	359,947	2,928	4.5%	0.4239
	2039	547,801	222,218	308,744	306,549	2,196	4.5%	0.4057
	2040	483,708	187,770	261,328	259,707	1,621	4.5%	0.3882
	2041	424,974	157,867	220,021	218,843	1,178	4.5%	0.3715
	2042	371,474	132,050	184,251	183,407	844	4.5%	0.3555
	2043	323,097	109,907	153,493	152,896	597	4.5%	0.3402
	2044	279,624	91,022	127,208	126,790	419	4.5%	0.3255
	2045	240,719	74,983	104,848	104,555	293	4.5%	0.3115
	2046	206,117	61,439	85,943	85,738	205	4.5%	0.2981
	2047	175,596	50,087	70,083	69,938	145	4.5%	0.2852
	2048	148,879	40,637	56,871	56,767	104	4.5%	0.2730
	2049	125,622	32,812	45,926	45,849	77	4.5%	0.2612
	2050	105,498	26,369	36,911	36,853	58	4.5%	0.2499
	2051	88,179	21,091	29,524	29,479	45	4.5%	0.2392
	2052	73,391	16,798	23,516	23,480	36	4.5%	0.2289
	2053	60,860	13,330	18,661	18,632	29	4.5%	0.2190
	2054	50,296	10,542	14,758	14,735	24	4.5%	0.2096
	2055	41,443	8,312	11,637	11,617	19	4.5%	0.2006
	2056	34,043	6,534	9,147	9,132	16	4.5%	0.1919
	2057	27,895	5,123	7,173	7,159	13	4.5%	0.1837
	2058	22,810	4,009	5,613	5,602	11	4.5%	0.1758
	2059	18,622	3,132	4,385	4,376	9	4.5%	0.1682
	2060	15,187	2,444	3,422	3,415	7	4.5%	0.1609
	2061	12,371	1,905	2,667	2,662	6	4.5%	0.1540
	2062	10,066	1,484	2,077	2,072	5	4.5%	0.1474
	2063	8,181	1,154	1,615	1,612	4	4.5%	0.1410
	2064	6,647	897	1,256	1,253	3	4.5%	0.1350
	2065	5,398	697	976	974	2	4.5%	0.1291
	2066	4,378	541	757	756	2	4.5%	0.1236
	2067	3,545	419	587	586	1	4.5%	0.1183
	2068	2,864	324	454	453	1	4.5%	0.1132
	2069	2,309	250	350	349	1	4.5%	0.1083
	2070	1,857	192	269	269	0	4.5%	0.1036
	2071	1,488	148	207	206	0	4.5%	0.0992
	2072	1,186	113	158	157	0	4.5%	0.0949
	2073	940	85	120	119	0	4.5%	0.0908
	2074	740	64	90	90	0	4.5%	0.0869
	2075	579	48	67	67	0	4.5%	0.0832
	2076	448	36	50	50	0	4.5%	0.0796
	2077	344	26	37	37	0	4.5%	0.0762
	2078	261	19	27	27	0	4.5%	0.0729
	2079	195	14	19	19	0	4.5%	0.0697
	2080	144	10	13	13	0	4.5%	0.0667
	2081	104	7	9	9	0	4.5%	0.0639
	2082	74	4	6	6	0	4.5%	0.0611
	2083	51	3	4	4	0	4.5%	0.0585
	2084	35	2	3	3	0	4.5%	0.0560
	2085	23	1	2	2	0	4.5%	0.0536
	2086	15	1	1	1	0	4.5%	0.0512
	2087	10	0	1	1	0	4.5%	0.0490
	2088	6	0	0	0	0	4.5%	0.0469
	2089	4	0	0	0	0	4.5%	0.0449
	2090	2	0	0	0	0	4.5%	0.0430
	2091	1	0	0	0	0	4.5%	0.0411
	2092	1	0	0	0	0	4.5%	0.0394
	2093	0	0	0	0	0	4.5%	0.0377
Past (1990 - 2018)		41,462,575	61,162,619	64,773,766	62,533,522	2,240,244		
Future (2019 - 2093)		35,329,395	24,275,327	32,109,260	31,572,122	537,138		
Lifetime (1990 - 2093)		76,791,970	85,437,946	96,883,026	94,105,644	2,777,382		

New York Life Insurance Company
Virginia-Specific Experience Projections with Lost Premium Calculation from Justified vs. Requested Rates
4.0 Policy Form

		Without Interest	With Interest				Interest Rate Factors	
		(A)	(B)	(C)	(D)	(E) = (C) - (D)		
	Calendar Year	Premium at Original Rates	Premium at Original Rates	Assuming Prior Rate Increase Request Fully Justified*	Assuming Actual Virginia Request Fully Approved	Future Premium Missed Due to Request Less Than Fully Justified	Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor
Historical Experience	1990	0	0	0	0	0	0.0%	0.0000
	1991	0	0	0	0	0	0.0%	0.0000
	1992	0	0	0	0	0	0.0%	0.0000
	1993	0	0	0	0	0	0.0%	0.0000
	1994	1,776	5,868	5,868	5,868	0	5.0%	3.3047
	1995	2,830	8,907	8,907	8,907	0	5.0%	3.1474
	1996	2,830	8,483	8,483	8,483	0	5.0%	2.9975
	1997	15,977	41,949	41,949	41,949	0	4.6%	2.6256
	1998	127,941	316,140	316,140	316,140	0	4.5%	2.4710
	1999	293,381	692,801	692,801	692,801	0	4.5%	2.3614
	2000	493,574	1,114,917	1,114,917	1,114,917	0	4.5%	2.2589
	2001	750,183	1,621,287	1,621,287	1,621,287	0	4.5%	2.1612
	2002	1,171,024	2,421,507	2,421,507	2,421,507	0	4.5%	2.0679
	2003	1,733,127	3,429,245	3,429,245	3,429,245	0	4.5%	1.9786
	2004	2,182,934	4,133,119	4,133,119	4,133,119	0	4.5%	1.8934
	2005	2,214,786	4,012,846	4,012,846	4,012,846	0	4.5%	1.8118
	2006	2,248,069	3,897,746	3,897,746	3,897,746	0	4.5%	1.7338
	2007	2,286,097	3,792,989	3,792,989	3,792,989	0	4.5%	1.6592
	2008	2,326,645	3,694,027	3,694,027	3,694,027	0	4.5%	1.5877
	2009	2,362,387	3,589,250	3,589,250	3,589,250	0	4.5%	1.5193
	2010	2,405,477	3,497,329	3,497,329	3,497,329	0	4.5%	1.4539
	2011	2,444,247	3,400,576	3,400,576	3,400,576	0	4.5%	1.3913
	2012	2,491,430	3,316,884	3,316,884	3,316,884	0	4.5%	1.3313
	2013	2,537,382	3,232,595	3,232,595	3,232,595	0	4.5%	1.2740
	2014	2,585,410	3,151,939	3,611,308	3,510,076	0	4.5%	1.2191
	2015	2,635,353	3,074,459	6,211,000	3,925,880	0	4.5%	1.1666
	2016	2,673,003	2,984,072	6,463,305	3,808,488	0	4.5%	1.1164
	2017	2,717,139	2,902,674	6,287,003	3,702,960	0	4.5%	1.0683
	2018	2,759,574	2,821,010	6,110,123	3,597,896	0	4.5%	1.0223
Projected Future Experience	2019	2,637,663	2,580,220	5,588,588	3,314,232	2,274,356	4.5%	0.9782
	2020	2,529,089	2,367,429	5,127,696	3,052,750	2,074,946	4.5%	0.9361
	2021	2,417,252	2,165,264	4,689,822	2,803,584	1,886,237	4.5%	0.8958
	2022	2,302,906	1,973,980	4,275,513	2,566,915	1,708,598	4.5%	0.8572
	2023	2,186,223	1,793,246	3,884,055	2,342,368	1,541,687	4.5%	0.8202
	2024	2,068,055	1,623,260	3,515,875	2,130,113	1,385,762	4.5%	0.7849
	2025	1,948,883	1,463,840	3,170,582	1,929,964	1,240,618	4.5%	0.7511
	2026	1,829,306	1,314,854	2,847,889	1,741,806	1,106,083	4.5%	0.7188
	2027	1,710,186	1,176,304	2,547,798	1,565,668	982,130	4.5%	0.6878
	2028	1,592,092	1,047,928	2,269,743	1,401,387	868,356	4.5%	0.6582
	2029	1,476,050	929,720	2,013,714	1,249,073	764,641	4.5%	0.6299
	2030	1,362,842	821,460	1,779,229	1,108,592	670,637	4.5%	0.6028
	2031	1,253,189	722,850	1,565,646	979,717	585,929	4.5%	0.5768
	2032	1,147,525	633,410	1,371,925	861,999	509,927	4.5%	0.5520
	2033	1,046,374	552,716	1,197,146	755,077	442,069	4.5%	0.5282
	2034	950,063	480,241	1,040,170	658,422	381,748	4.5%	0.5055
	2035	858,857	415,450	899,838	571,474	328,364	4.5%	0.4837
	2036	772,959	357,805	774,981	493,652	281,329	4.5%	0.4629
	2037	692,415	306,723	664,342	424,305	240,037	4.5%	0.4430
	2038	617,367	261,705	566,835	362,875	203,960	4.5%	0.4239
	2039	547,801	222,218	481,310	308,744	172,565	4.5%	0.4057
	2040	483,708	187,770	406,697	261,328	145,369	4.5%	0.3882
	2041	424,974	157,867	341,929	220,021	121,908	4.5%	0.3715
	2042	371,474	132,050	286,012	184,251	101,761	4.5%	0.3555
	2043	323,097	109,907	238,051	153,493	84,558	4.5%	0.3402
	2044	279,624	91,022	197,149	127,208	69,940	4.5%	0.3255
	2045	240,719	74,983	162,409	104,848	57,561	4.5%	0.3115
	2046	206,117	61,439	133,074	85,943	47,131	4.5%	0.2981
	2047	175,596	50,087	108,486	70,083	38,403	4.5%	0.2852
	2048	148,879	40,637	88,018	56,871	31,147	4.5%	0.2730
	2049	125,622	32,812	71,069	45,926	25,143	4.5%	0.2612
	2050	105,498	26,369	57,114	36,911	20,203	4.5%	0.2499
	2051	88,179	21,091	45,681	29,524	16,157	4.5%	0.2392
	2052	73,391	16,798	36,383	23,516	12,867	4.5%	0.2289
	2053	60,860	13,330	28,872	18,661	10,211	4.5%	0.2190
	2054	50,296	10,542	22,833	14,758	8,075	4.5%	0.2096
	2055	41,443	8,312	18,003	11,637	6,367	4.5%	0.2006
	2056	34,043	6,534	14,152	9,147	5,005	4.5%	0.1919
	2057	27,895	5,123	11,097	7,173	3,924	4.5%	0.1837
	2058	22,810	4,009	8,683	5,613	3,071	4.5%	0.1758
	2059	18,622	3,132	6,784	4,385	2,399	4.5%	0.1682
	2060	15,187	2,444	5,294	3,422	1,872	4.5%	0.1609
	2061	12,371	1,905	4,127	2,667	1,459	4.5%	0.1540
	2062	10,066	1,484	3,213	2,077	1,136	4.5%	0.1474
	2063	8,181	1,154	2,499	1,615	884	4.5%	0.1410
	2064	6,647	897	1,943	1,256	687	4.5%	0.1350
	2065	5,398	697	1,510	976	534	4.5%	0.1291
	2066	4,378	541	1,172	757	414	4.5%	0.1236
	2067	3,545	419	908	587	321	4.5%	0.1183
	2068	2,864	324	702	454	248	4.5%	0.1132
	2069	2,309	250	542	350	192	4.5%	0.1083
	2070	1,857	192	417	269	147	4.5%	0.1036
	2071	1,488	148	320	207	113	4.5%	0.0992
	2072	1,186	113	244	158	86	4.5%	0.0949
	2073	940	85	185	120	65	4.5%	0.0908
	2074	740	64	139	90	49	4.5%	0.0869
	2075	579	48	104	67	37	4.5%	0.0832
	2076	448	36	77	50	27	4.5%	0.0796
	2077	344	26	57	37	20	4.5%	0.0762
	2078	261	19	41	27	15	4.5%	0.0729
	2079	195	14	29	19	10	4.5%	0.0697
	2080	144	10	21	13	7	4.5%	0.0667
	2081	104	7	14	9	5	4.5%	0.0639
	2082	74	4	10	6	3	4.5%	0.0611
	2083	51	3	6	4	2	4.5%	0.0585
	2084	35	2	4	3	1	4.5%	0.0560
	2085	23	1	3	2	1	4.5%	0.0536
	2086	15	1	2	1	1	4.5%	0.0512
	2087	10	0	1	1	0	4.5%	0.0490
	2088	6	0	1	0	0	4.5%	0.0469
	2089	4	0	0	0	0	4.5%	0.0449
	2090	2	0	0	0	0	4.5%	0.0430
	2091	1	0	0	0	0	4.5%	0.0411
	2092	1	0	0	0	0	4.5%	0.0394
	2093	0	0	0	0	0	4.5%	0.0377
Past (1990 - 2018)		41,462,575	61,162,619	74,911,206	64,773,766	0		
Future (2019 - 2093)		35,329,395	24,275,327	52,578,778	32,109,260	20,469,518		
Lifetime (1990 - 2093)		76,791,970	85,437,946	127,489,984	96,883,026	20,469,518		

* Assumes a justified increase of 116.6% implemented in the middle of 2014.

New York Life Insurance Company
Virginia-Specific Projection - Premium Paying
Comparison of 2011 and Pricing Assumptions
4.0 Policy Form

	2011 Assumptions				Pricing Assumptions			
	Without Interest		Interest Rate Factors		Without Interest		Interest Rate Factors	
Calendar Year	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
2012	2,966,883	1,586,684	4.5%	0.9782	2,887,021	1,820,412	4.5%	0.9782
2013	2,883,392	1,754,818	4.5%	0.9361	2,648,078	1,890,155	4.5%	0.9361
2014	2,797,723	1,928,914	4.5%	0.8958	2,423,807	1,948,846	4.5%	0.8958
2015	2,708,892	2,113,458	4.5%	0.8572	2,213,447	2,005,421	4.5%	0.8572
2016	2,617,295	2,303,140	4.5%	0.8203	2,016,600	2,057,943	4.5%	0.8203
2017	2,522,770	2,496,591	4.5%	0.7850	1,832,777	2,107,597	4.5%	0.7850
2018	2,425,181	2,695,777	4.5%	0.7512	1,661,524	2,153,904	4.5%	0.7512
2019	2,325,163	2,894,638	4.5%	0.7188	1,502,321	2,195,886	4.5%	0.7188
2020	2,222,931	3,097,160	4.5%	0.6879	1,354,734	2,230,323	4.5%	0.6879
2021	2,118,855	3,303,282	4.5%	0.6582	1,218,246	2,257,518	4.5%	0.6582
2022	2,013,555	3,506,178	4.5%	0.6299	1,092,234	2,280,623	4.5%	0.6299
2023	1,907,229	3,708,730	4.5%	0.6028	976,215	2,299,229	4.5%	0.6028
2024	1,800,508	3,909,620	4.5%	0.5768	869,678	2,313,334	4.5%	0.5768
2025	1,693,681	4,112,964	4.5%	0.5520	772,167	2,318,467	4.5%	0.5520
2026	1,587,158	4,319,459	4.5%	0.5282	683,174	2,316,334	4.5%	0.5282
2027	1,481,590	4,527,957	4.5%	0.5055	602,271	2,305,725	4.5%	0.5055
2028	1,377,470	4,732,151	4.5%	0.4837	528,968	2,287,065	4.5%	0.4837
2029	1,275,562	4,935,923	4.5%	0.4629	462,778	2,261,369	4.5%	0.4629
2030	1,176,504	5,128,962	4.5%	0.4430	403,227	2,228,515	4.5%	0.4430
2031	1,080,933	5,300,957	4.5%	0.4239	349,876	2,187,217	4.5%	0.4239
2032	989,173	5,460,447	4.5%	0.4057	302,294	2,136,365	4.5%	0.4056
2033	901,599	5,602,850	4.5%	0.3882	260,048	2,076,111	4.5%	0.3882
2034	818,406	5,727,702	4.5%	0.3715	222,723	2,005,719	4.5%	0.3715
2035	739,819	5,822,176	4.5%	0.3555	189,888	1,926,574	4.5%	0.3555
2036	665,952	5,880,407	4.5%	0.3402	161,139	1,839,654	4.5%	0.3402
2037	596,783	5,904,864	4.5%	0.3255	136,091	1,744,524	4.5%	0.3255
2038	532,399	5,883,470	4.5%	0.3115	114,377	1,642,493	4.5%	0.3115
2039	472,720	5,823,189	4.5%	0.2981	95,650	1,535,050	4.5%	0.2981
2040	417,743	5,715,359	4.5%	0.2853	79,586	1,424,264	4.5%	0.2853
2041	367,356	5,566,027	4.5%	0.2730	65,880	1,312,559	4.5%	0.2730
2042	321,436	5,382,319	4.5%	0.2612	54,251	1,200,735	4.5%	0.2612
2043	279,883	5,160,350	4.5%	0.2500	44,441	1,089,896	4.5%	0.2500
2044	242,505	4,906,555	4.5%	0.2392	36,215	982,046	4.5%	0.2392
2045	209,022	4,641,758	4.5%	0.2289	29,359	878,389	4.5%	0.2289
2046	179,205	4,372,805	4.5%	0.2190	23,680	779,661	4.5%	0.2190
2047	152,869	4,090,233	4.5%	0.2096	19,002	688,184	4.5%	0.2096
2048	129,781	3,794,276	4.5%	0.2006	15,172	604,620	4.5%	0.2006
2049	109,659	3,496,340	4.5%	0.1919	12,057	528,772	4.5%	0.1919
2050	92,232	3,200,103	4.5%	0.1837	9,539	460,297	4.5%	0.1837
2051	77,211	2,923,965	4.5%	0.1758	7,518	398,368	4.5%	0.1758
2052	64,370	2,658,460	4.5%	0.1682	5,906	343,048	4.5%	0.1682
2053	53,475	2,395,165	4.5%	0.1609	4,627	294,046	4.5%	0.1609
2054	44,276	2,146,661	4.5%	0.1540	3,616	250,445	4.5%	0.1540
2055	36,553	1,913,919	4.5%	0.1474	2,821	212,337	4.5%	0.1474
2056	30,090	1,703,190	4.5%	0.1410	2,196	179,953	4.5%	0.1410
2057	24,711	1,506,130	4.5%	0.1350	1,708	152,044	4.5%	0.1350
2058	20,253	1,321,774	4.5%	0.1291	1,326	128,097	4.5%	0.1291
2059	16,572	1,153,381	4.5%	0.1236	1,029	107,788	4.5%	0.1236
2060	13,544	996,606	4.5%	0.1183	797	90,507	4.5%	0.1183
2061	11,057	855,019	4.5%	0.1132	617	75,744	4.5%	0.1132
2062	9,014	728,562	4.5%	0.1083	477	63,202	4.5%	0.1083
2063	7,340	616,951	4.5%	0.1036	368	52,738	4.5%	0.1036
2064	5,971	517,127	4.5%	0.0992	284	44,065	4.5%	0.0992
2065	4,854	427,291	4.5%	0.0949	218	36,823	4.5%	0.0949
2066	3,939	351,793	4.5%	0.0908	167	30,672	4.5%	0.0908
2067	3,190	288,957	4.5%	0.0869	128	25,610	4.5%	0.0869
2068	2,577	237,473	4.5%	0.0832	97	21,220	4.5%	0.0832
2069	2,075	194,052	4.5%	0.0796	74	17,426	4.5%	0.0796
2070	1,666	155,683	4.5%	0.0762	56	14,293	4.5%	0.0762
2071	1,332	124,495	4.5%	0.0729	42	11,555	4.5%	0.0729
2072	1,059	98,857	4.5%	0.0697	31	9,138	4.5%	0.0697
2073	836	78,605	4.5%	0.0667	23	7,120	4.5%	0.0667
2074	655	62,505	4.5%	0.0639	17	5,451	4.5%	0.0639
2075	510	48,596	4.5%	0.0611	12	4,045	4.5%	0.0611
2076	393	37,887	4.5%	0.0585	9	2,964	4.5%	0.0585
2077	299	29,648	4.5%	0.0560	6	2,146	4.5%	0.0560
2078	226	23,180	4.5%	0.0536	4	1,527	4.5%	0.0536
2079	168	18,353	4.5%	0.0512	3	1,065	4.5%	0.0512
2080	123	14,061	4.5%	0.0490	2	728	4.5%	0.0490
2081	88	13,029	4.5%	0.0469	1	482	4.5%	0.0469
2082	62	11,379	4.5%	0.0449	1	307	4.5%	0.0449
2083	43	9,683	4.5%	0.0430	0	187	4.5%	0.0430
2084	29	8,574	4.5%	0.0411	0	108	4.5%	0.0411
2085	19	6,873	4.5%	0.0394	0	59	4.5%	0.0394
2086	13	5,239	4.5%	0.0377	0	30	4.5%	0.0377
2087	8	3,836	4.5%	0.0360	0	13	4.5%	0.0360
2088	5	2,703	4.5%	0.0345	0	5	4.5%	0.0345
2089	3	1,861	4.5%	0.0330	0	2	4.5%	0.0330
2090	2	1,220	4.5%	0.0316	0	0	4.5%	0.0316
2091	1	785	4.5%	0.0302	0	0	4.5%	0.0302
2092	1	496	4.5%	0.0289	0	0	4.5%	0.0289
2093	0	304	4.5%	0.0277	0	0	0.0%	0.0000
	Without Interest							
Total	49,640,431	188,482,918			28,404,710	70,907,158		
	With Interest							
Total	31,913,564	72,929,511			20,832,766	36,513,723		

New York Life Insurance Company
Nationwide Experience with Complete Future Lifetime
Impact on the Lifetime Loss Ratio of Changing from Prior Filing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus prior filing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 113.5%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with prior filing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 32.5%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 30.5% = 25.6% + 5.9% + -1.0% + 0.0%).

Generation 4.0 Products

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 113.5%*
Original Pricing Assumptions	60.1%	N/A	N/A
Historical Experience & Projections with Prior Filing Assumptions	113.5%	N/A	0.0%
Historical Experience & Projections with Prior Filing Assumptions except for Current:			
Morbidity	139.1%	25.6%	94.1%
Mortality	119.4%	5.9%	21.0%
Lapse	112.5%	-1.0%	-3.4%
Interest	113.5%	0.0%	0.0%
Historical Experience & Projections with All Current Assumptions	146.0%	32.5%	116.5%

** Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Assumes the needed rate increase is fully implemented on January 1, 2020.*

To: Greg Smith, Virginia Department of Insurance

From: Sheryl Babcock

Date: June 12, 2020

Re: New York Life – Response to your questions on our Long-Term Care filing

The purpose of this letter is to respond to your questions on our recent LTC filing.

Objection 1 Comments:
Please provide an exhibit similar to the exhibit shown on page 3 of the file titled "VA_Updated Attachment 2_4.0_20200428.pdf" but with all premium (historical and projected) restated to the current rate levels in Virginia since inception.

Attached is an updated exhibit showing all premium restated to the current rate levels in Virginia since inception.

Objection 2 Comments:
Regarding the response to question 10, because the requested rate increase is being developed using nationwide experience, please provide the Prospective Present Value calculations using nationwide experience. Also, please ensure that all elements of the PPV calculation are supported with experience projections, where appropriate.

Attached is an exhibit that provides the PPV calculations using nationwide experience. Included in the exhibit are the experience projections supporting the calculation.

Sheryl M Babcock

_____
Sheryl M. Babcock, FSA, MAAA
June 12, 2020

New York Life Insurance Company
4.0 Policy Form

Table 1
Active Lives Currently Paying Premium
Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Nationwide Experience

Assumption Basis	Present Value of Future Benefits[2]	Present Value of Future Premiums[2]
Current	2,183,986,011	599,969,412
Prior	1,513,624,369	579,897,884

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2019.

Table 2
Active Lives Currently Paying Premium
Actual and Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Nationwide Experience

Future Period	Premiums Requested	Premiums Approved
Historical	1,181,617,855	1,138,198,453
Future[2]	610,046,538	599,956,056

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2019.

Table 3
Active Lives Currently Paying Premium
Projected Experience Before Requested Rate Increase
Discounted to December 31, 2011[1]
Nationwide Experience

Assumption Basis	Present Value of Future Benefits[2]	Present Value of Future Premiums[2]
Prior	1,443,593,686	671,920,632
Pricing	1,013,776,870	738,445,031

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.
[2] The future period includes all projected experience on or after January 1, 2012.

Table 4
Active Lives Currently Paying Premium
Actual and Projected Experience Before Requested Rate Increase
Discounted to December 31, 2018 at Maximum Valuation Interest[1]
Nationwide Experience

Future Period	Premiums Justified	Premiums Requested
Future	1,291,277,855	610,046,538

[1] The maximum valuation interest rate for contract reserves applicable for the year of issue ranging from 4.0% to 5.0% was used for discounting projected experience.

Table 5
Justified Rate Increases

Justified Rate Increase from Deterioration	137.0%
from Catch-up Request	8.9%
from Transitional Increase	113.5%
Total Justified Rate Increase	259.5%

New York Life Insurance Company
Nationwide Projection - Premium Paying
Comparison of Current and 2011 Assumptions
4.0 Policy Form

	Current Assumptions				2011 Assumptions			
	Without Interest		Interest Rate Factors		Without Interest		Interest Rate Factors	
Calendar Year	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
2019	60,975,622	70,730,504	4.5%	0.9782	60,926,863	58,308,002	4.5%	0.9782
2020	58,807,295	76,656,142	4.5%	0.9361	58,660,817	62,527,948	4.5%	0.9361
2021	56,564,402	82,699,838	4.5%	0.8958	56,315,853	66,752,410	4.5%	0.8958
2022	54,257,138	88,869,675	4.5%	0.8572	53,898,531	70,924,873	4.5%	0.8572
2023	51,899,587	95,139,138	4.5%	0.8203	51,416,590	74,993,904	4.5%	0.8203
2024	49,506,651	101,482,345	4.5%	0.7849	48,879,512	78,940,465	4.5%	0.7849
2025	47,089,815	107,854,397	4.5%	0.7511	46,298,388	82,726,119	4.5%	0.7511
2026	44,658,176	114,129,099	4.5%	0.7188	43,686,068	86,236,566	4.5%	0.7188
2027	42,219,809	120,254,646	4.5%	0.6878	41,058,332	89,503,435	4.5%	0.6878
2028	39,782,427	126,170,343	4.5%	0.6582	38,433,304	92,515,938	4.5%	0.6582
2029	37,354,115	131,838,010	4.5%	0.6299	35,829,200	95,246,902	4.5%	0.6299
2030	34,943,979	137,169,724	4.5%	0.6028	33,263,166	97,656,505	4.5%	0.6028
2031	32,561,592	142,023,795	4.5%	0.5768	30,751,660	99,689,935	4.5%	0.5768
2032	30,217,189	146,345,900	4.5%	0.5520	28,309,175	101,360,461	4.5%	0.5520
2033	27,921,665	150,123,144	4.5%	0.5282	25,947,360	102,642,203	4.5%	0.5282
2034	25,685,218	153,282,183	4.5%	0.5055	23,675,646	103,531,192	4.5%	0.5055
2035	23,517,871	155,613,954	4.5%	0.4837	21,502,008	103,907,159	4.5%	0.4837
2036	21,429,563	156,927,508	4.5%	0.4629	19,433,643	103,641,449	4.5%	0.4629
2037	19,430,249	157,236,853	4.5%	0.4430	17,477,016	102,720,385	4.5%	0.4430
2038	17,528,754	156,574,782	4.5%	0.4239	15,637,484	101,222,865	4.5%	0.4239
2039	15,732,413	154,918,022	4.5%	0.4057	13,919,115	99,067,607	4.5%	0.4057
2040	14,047,013	152,233,610	4.5%	0.3882	12,324,560	96,261,822	4.5%	0.3882
2041	12,476,726	148,530,915	4.5%	0.3715	10,854,824	92,913,459	4.5%	0.3715
2042	11,024,076	143,919,473	4.5%	0.3555	9,509,516	89,096,441	4.5%	0.3555
2043	9,690,011	138,505,095	4.5%	0.3402	8,286,959	84,814,906	4.5%	0.3402
2044	8,473,606	132,475,551	4.5%	0.3255	7,183,934	80,231,729	4.5%	0.3255
2045	7,372,463	126,009,453	4.5%	0.3115	6,195,739	75,497,849	4.5%	0.3115
2046	6,382,977	119,271,617	4.5%	0.2981	5,316,716	70,728,553	4.5%	0.2981
2047	5,500,075	112,316,963	4.5%	0.2852	4,540,411	65,937,438	4.5%	0.2852
2048	4,717,552	105,233,115	4.5%	0.2730	3,859,449	61,151,177	4.5%	0.2730
2049	4,028,518	98,086,641	4.5%	0.2612	3,265,924	56,437,666	4.5%	0.2612
2050	3,425,707	90,973,058	4.5%	0.2499	2,751,943	51,865,791	4.5%	0.2499
2051	2,901,615	84,012,562	4.5%	0.2392	2,309,581	47,535,505	4.5%	0.2392
2052	2,448,579	77,119,180	4.5%	0.2289	1,930,989	43,396,363	4.5%	0.2289
2053	2,058,981	70,325,569	4.5%	0.2190	1,608,691	39,420,991	4.5%	0.2190
2054	1,725,538	63,753,087	4.5%	0.2096	1,335,695	35,625,938	4.5%	0.2096
2055	1,441,429	57,467,824	4.5%	0.2006	1,105,539	32,007,324	4.5%	0.2006
2056	1,200,454	51,601,593	4.5%	0.1919	912,319	28,648,207	4.5%	0.1919
2057	996,883	46,066,491	4.5%	0.1837	750,749	25,497,474	4.5%	0.1837
2058	825,558	40,857,215	4.5%	0.1758	616,158	22,535,833	4.5%	0.1758
2059	681,851	35,959,136	4.5%	0.1682	504,425	19,741,998	4.5%	0.1682
2060	561,647	31,455,961	4.5%	0.1609	411,967	17,168,260	4.5%	0.1609
2061	461,432	27,326,460	4.5%	0.1540	335,699	14,821,986	4.5%	0.1540
2062	378,140	23,537,036	4.5%	0.1474	272,958	12,701,799	4.5%	0.1474
2063	309,107	20,095,048	4.5%	0.1410	221,476	10,804,620	4.5%	0.1410
2064	252,056	16,969,642	4.5%	0.1350	179,335	9,103,606	4.5%	0.1350
2065	205,011	14,193,517	4.5%	0.1291	144,917	7,612,475	4.5%	0.1291
2066	166,310	11,732,523	4.5%	0.1236	116,858	6,322,762	4.5%	0.1236
2067	134,553	9,573,529	4.5%	0.1183	94,023	5,226,340	4.5%	0.1183
2068	108,563	7,669,898	4.5%	0.1132	75,470	4,296,300	4.5%	0.1132
2069	87,335	5,987,901	4.5%	0.1083	60,419	3,514,078	4.5%	0.1083
2070	70,033	4,526,887	4.5%	0.1036	48,228	2,857,719	4.5%	0.1036
2071	55,960	3,281,975	4.5%	0.0992	38,370	2,304,243	4.5%	0.0992
2072	44,537	2,228,873	4.5%	0.0949	30,412	1,847,986	4.5%	0.0949
2073	35,296	1,364,598	4.5%	0.0908	24,001	1,475,953	4.5%	0.0908
2074	27,842	734,255	4.5%	0.0869	18,849	1,176,451	4.5%	0.0869
2075	21,843	332,677	4.5%	0.0832	14,720	936,755	4.5%	0.0832
2076	17,036	125,826	4.5%	0.0796	11,423	742,061	4.5%	0.0796
2077	13,200	49,270	4.5%	0.0762	8,802	587,555	4.5%	0.0762
2078	10,152	21,399	4.5%	0.0729	6,727	466,650	4.5%	0.0729
	Without Interest							
Total	896,463,196	4,701,965,424			852,598,506	3,097,430,385		
	With Interest				With Interest			
Total	599,969,412	2,183,986,011			579,897,884	1,513,624,369		

New York Life Insurance Company
Nationwide Experience Projections with Lost Premium Calculation from Requested Rates
4.0 Policy Form

						Interest Rate Factors	
	Calendar Year	(C) Assuming Prior Rate Increase Request Fully Approved	w/o interest Assuming Actual Virginia Rate Increase Approved	(D) Assuming Actual Virginia Rate Increase Approved	(E) = (C) - (D) Premium Lost Due to Partial Approval of Rate Increase	Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor
Historical Experience	1990	12,132	3,020	12,132	0	5.0%	4.0169
	1991	17,535	4,584	17,535	0	5.0%	3.8257
	1992	32,077	8,804	32,077	0	5.0%	3.6435
	1993	43,384	12,503	43,384	0	5.0%	3.4700
	1994	62,597	18,942	62,597	0	5.0%	3.3047
	1995	77,965	24,771	77,965	0	5.0%	3.1474
	1996	93,950	31,343	93,950	0	5.0%	2.9975
	1997	374,943	142,801	374,943	0	4.6%	2.6256
	1998	3,616,012	1,463,388	3,616,012	0	4.5%	2.4710
	1999	13,539,912	5,733,763	13,539,912	0	4.5%	2.3614
	2000	24,452,166	10,824,991	24,452,166	0	4.5%	2.2589
	2001	36,272,703	16,783,694	36,272,703	0	4.5%	2.1612
	2002	50,991,407	24,659,088	50,991,407	0	4.5%	2.0679
	2003	63,738,843	32,213,359	63,738,843	0	4.5%	1.9786
	2004	68,154,871	35,996,441	68,154,871	0	4.5%	1.8934
	2005	69,191,508	38,188,459	69,191,508	0	4.5%	1.8118
	2006	67,686,777	39,039,115	67,686,777	0	4.5%	1.7338
	2007	66,045,686	39,806,821	66,045,686	0	4.5%	1.6592
	2008	64,476,204	40,609,682	64,476,204	0	4.5%	1.5877
	2009	62,919,936	41,412,893	62,919,936	0	4.5%	1.5193
	2010	61,418,594	42,243,958	61,418,594	0	4.5%	1.4539
	2011	59,948,468	43,089,430	59,948,468	0	4.5%	1.3913
	2012	58,532,555	43,965,892	58,532,555	0	4.5%	1.3313
	2013	57,198,231	44,896,973	57,198,231	0	4.5%	1.2740
	2014	62,800,568	46,267,412	56,405,782	6,394,786	4.5%	1.2191
	2015	77,150,318	51,984,045	60,645,700	16,504,618	4.5%	1.1666
	2016	77,426,376	58,299,976	65,084,607	12,341,769	4.5%	1.1164
	2017	70,468,729	60,285,038	64,401,498	6,067,231	4.5%	1.0683
	2018	64,873,408	61,395,574	62,762,411	2,110,997	4.5%	1.0223
Projected Future Experience	2019	60,841,422	60,975,622	59,647,681	1,193,742	4.5%	0.9782
	2020	56,145,758	58,807,295	55,048,297	1,097,461	4.5%	0.9361
	2021	51,671,749	56,564,402	50,667,828	1,003,921	4.5%	0.8958
	2022	47,420,752	54,257,138	46,507,559	913,193	4.5%	0.8572
	2023	43,396,147	51,899,587	42,570,570	825,577	4.5%	0.8202
	2024	39,600,198	49,506,651	38,858,807	741,391	4.5%	0.7849
	2025	36,031,113	47,089,815	35,369,978	661,136	4.5%	0.7511
	2026	32,684,083	44,658,176	32,099,058	585,025	4.5%	0.7188
	2027	29,552,815	42,219,809	29,039,738	513,077	4.5%	0.6878
	2028	26,631,260	39,782,427	26,185,111	446,149	4.5%	0.6582
	2029	23,913,478	37,354,115	23,528,258	385,219	4.5%	0.6299
	2030	21,392,027	34,943,979	21,062,662	329,366	4.5%	0.6028
	2031	19,060,044	32,561,592	18,781,799	278,245	4.5%	0.5768
	2032	16,911,452	30,217,189	16,679,269	232,183	4.5%	0.5520
	2033	14,940,406	27,921,665	14,748,780	191,626	4.5%	0.5282
	2034	13,140,189	25,685,218	12,983,446	156,743	4.5%	0.5055
	2035	11,502,735	23,517,871	11,376,177	126,558	4.5%	0.4837
	2036	10,020,356	21,429,563	9,919,794	100,562	4.5%	0.4629
	2037	8,685,744	19,430,249	8,607,120	78,624	4.5%	0.4430
	2038	7,490,976	17,528,754	7,430,526	60,450	4.5%	0.4239
	2039	6,427,637	15,732,413	6,381,923	45,714	4.5%	0.4057
	2040	5,486,919	14,047,013	5,452,887	34,032	4.5%	0.3882
	2041	4,659,726	12,476,726	4,634,768	24,959	4.5%	0.3715
	2042	3,936,835	11,024,076	3,918,799	18,037	4.5%	0.3555
	2043	3,309,094	9,690,011	3,296,227	12,867	4.5%	0.3402
	2044	2,767,412	8,473,606	2,758,304	9,108	4.5%	0.3255
	2045	2,302,927	7,372,463	2,296,501	6,426	4.5%	0.3115
	2046	1,907,189	6,382,977	1,902,641	4,547	4.5%	0.2981
	2047	1,572,102	5,500,075	1,568,850	3,252	4.5%	0.2852
	2048	1,290,051	4,717,552	1,287,682	2,369	4.5%	0.2730
	2049	1,054,013	4,028,518	1,052,245	1,769	4.5%	0.2612
	2050	857,606	3,425,707	856,252	1,355	4.5%	0.2499
	2051	695,083	2,901,615	694,019	1,064	4.5%	0.2392
	2052	561,291	2,448,579	560,436	854	4.5%	0.2289
	2053	451,666	2,058,981	450,968	698	4.5%	0.2190
	2054	362,237	1,725,538	361,660	577	4.5%	0.2096
	2055	289,583	1,441,429	289,102	480	4.5%	0.2006
	2056	230,803	1,200,454	230,402	401	4.5%	0.1919
	2057	183,428	996,883	183,091	336	4.5%	0.1837
	2058	145,377	825,558	145,096	281	4.5%	0.1758
	2059	114,912	681,851	114,678	234	4.5%	0.1682
	2060	90,587	561,647	90,394	193	4.5%	0.1609
	2061	71,224	461,432	71,067	158	4.5%	0.1540
	2062	55,859	378,140	55,731	128	4.5%	0.1474
	2063	43,697	309,107	43,595	102	4.5%	0.1410
	2064	34,098	252,056	34,018	80	4.5%	0.1350
	2065	26,539	205,011	26,477	61	4.5%	0.1291
	2066	20,600	166,310	20,554	46	4.5%	0.1236
	2067	15,947	134,553	15,913	34	4.5%	0.1183
	2068	12,310	108,563	12,286	24	4.5%	0.1132
	2069	9,475	87,335	9,458	17	4.5%	0.1083
	2070	7,269	70,033	7,258	11	4.5%	0.1036
	2071	5,557	55,960	5,550	7	4.5%	0.0992
	2072	4,231	44,537	4,227	5	4.5%	0.0949
	2073	3,208	35,296	3,205	3	4.5%	0.0908
	2074	2,421	27,842	2,420	2	4.5%	0.0869
	2075	1,818	21,843	1,817	1	4.5%	0.0832
	2076	1,356	17,036	1,356	1	4.5%	0.0796
	2077	1,006	13,200	1,005	0	4.5%	0.0762
	2078	740	10,152	740	0	4.5%	0.0729
Past	(1990 - 2018)	1,181,617,855	779,406,758	1,138,198,453	43,419,402		
Future	(2019 - 2093)	610,046,538	896,463,196	599,956,056	10,090,482		
Lifetime	(1990 - 2093)	1,791,664,393	1,675,869,954	1,738,154,509	53,509,884		

New York Life Insurance Company
Nationwide Experience Projections with Lost Premium Calculation from Justified vs. Requested Rates
4.0 Policy Form

		Without Interest	With Interest				Interest Rate Factors	
		(A)	(B)	(C)	(D)	(E) = (C) - (D)		
	Calendar Year	Premium at Original Rates	Premium at Original Rates	Assuming Prior Rate Increase Request Fully Justified*	Assuming Actual Virginia Request Fully Approved	Future Premium Missed Due to Request Less Than Fully Justified	Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor
Historical Experience	1990	3,020	12,132	12,132	12,132	0	5.0%	4.0169
	1991	5,160	19,740	19,740	17,535	0	5.0%	3.8257
	1992	17,893	65,193	65,193	32,077	0	5.0%	3.6435
	1993	26,504	91,969	91,969	43,384	0	5.0%	3.4700
	1994	36,539	120,751	120,751	62,597	0	5.0%	3.3047
	1995	50,865	160,091	160,091	77,965	0	5.0%	3.1474
	1996	73,302	219,721	219,721	93,950	0	5.0%	2.9975
	1997	457,693	1,201,740	1,201,740	374,943	0	4.6%	2.6256
	1998	4,368,093	10,793,499	10,793,499	3,616,012	0	4.5%	2.4710
	1999	14,145,855	33,404,529	33,404,529	13,539,912	0	4.5%	2.3614
	2000	24,246,018	54,768,418	54,768,418	24,452,166	0	4.5%	2.2589
	2001	34,674,592	74,938,282	74,938,282	36,272,703	0	4.5%	2.1612
	2002	46,656,439	96,478,727	96,478,727	50,991,407	0	4.5%	2.0679
	2003	56,534,761	111,862,293	111,862,293	63,738,843	0	4.5%	1.9786
	2004	60,404,290	114,368,157	114,368,157	68,154,871	0	4.5%	1.8934
	2005	62,050,445	112,425,689	112,425,689	69,191,508	0	4.5%	1.8118
	2006	61,771,219	107,100,140	107,100,140	67,686,777	0	4.5%	1.7338
	2007	61,416,590	101,899,643	101,899,643	66,045,686	0	4.5%	1.6592
	2008	61,045,723	96,922,613	96,922,613	64,476,204	0	4.5%	1.5877
	2009	60,441,801	91,831,166	91,831,166	62,919,936	0	4.5%	1.5193
	2010	60,009,175	87,247,488	87,247,488	61,418,594	0	4.5%	1.4539
	2011	59,573,790	82,882,449	82,882,449	59,948,468	0	4.5%	1.3913
	2012	59,069,008	78,639,596	78,639,596	58,532,555	0	4.5%	1.3313
	2013	58,489,585	74,515,064	74,515,064	57,198,231	0	4.5%	1.2740
	2014	57,808,027	70,475,240	136,651,491	62,800,568	0	4.5%	1.2191
	2015	56,769,792	66,228,854	190,606,643	77,150,318	0	4.5%	1.1666
	2016	55,855,905	62,356,108	179,460,880	77,426,376	0	4.5%	1.1164
	2017	54,843,094	58,587,960	168,616,150	70,468,729	0	4.5%	1.0683
	2018	53,725,332	54,921,408	158,063,813	64,873,408	0	4.5%	1.0223
Projected Future Experience	2019	49,660,117	48,578,608	139,809,235	60,841,422	78,967,812	4.5%	0.9782
	2020	47,334,581	44,308,926	127,521,088	56,145,758	71,375,330	4.5%	0.9361
	2021	44,982,780	40,293,536	115,964,795	51,671,749	64,293,047	4.5%	0.8958
	2022	42,612,685	36,526,289	105,122,661	47,420,752	57,701,909	4.5%	0.8572
	2023	40,245,026	33,010,931	95,005,460	43,396,147	51,609,313	4.5%	0.8202
	2024	37,895,864	29,745,257	85,606,849	39,600,198	46,006,651	4.5%	0.7849
	2025	35,577,195	26,722,649	76,907,783	36,031,113	40,876,670	4.5%	0.7511
	2026	33,301,621	23,936,281	68,888,618	32,684,083	36,204,535	4.5%	0.7188
	2027	31,076,506	21,375,122	61,517,602	29,552,815	31,964,787	4.5%	0.6878
	2028	28,908,737	19,027,961	54,762,472	26,631,260	28,131,212	4.5%	0.6582
	2029	26,803,835	16,882,948	48,589,124	23,913,478	24,675,646	4.5%	0.6299
	2030	24,767,429	14,928,694	42,964,782	21,392,027	21,572,755	4.5%	0.6028
	2031	22,806,034	13,154,712	37,859,260	19,060,044	18,799,216	4.5%	0.5768
	2032	20,923,541	11,549,366	33,239,074	16,911,452	16,327,622	4.5%	0.5520
	2033	19,123,829	10,101,587	29,072,368	14,940,406	14,131,962	4.5%	0.5282
	2034	17,410,154	8,800,540	25,327,954	13,140,189	12,187,765	4.5%	0.5055
	2035	15,786,698	7,636,417	21,977,608	11,502,735	10,474,873	4.5%	0.4837
	2036	14,257,176	6,599,679	18,993,877	10,020,356	8,973,521	4.5%	0.4629
	2037	12,822,626	5,680,106	16,347,345	8,685,744	7,661,601	4.5%	0.4430
	2038	11,483,481	4,867,905	14,009,830	7,490,976	6,518,854	4.5%	0.4239
	2039	10,239,768	4,153,807	11,954,657	6,427,637	5,527,020	4.5%	0.4057
	2040	9,091,436	3,529,189	10,157,007	5,486,919	4,670,088	4.5%	0.3882
	2041	8,037,160	2,985,589	8,592,524	4,659,726	3,932,798	4.5%	0.3715
	2042	7,073,780	2,514,562	7,236,910	3,936,835	3,300,074	4.5%	0.3555
	2043	6,198,381	2,108,488	6,068,229	3,309,094	2,759,135	4.5%	0.3402
	2044	5,406,990	1,760,068	5,065,475	2,767,412	2,298,063	4.5%	0.3255
	2045	4,695,545	1,462,649	4,209,504	2,302,927	1,906,576	4.5%	0.3115
	2046	4,059,696	1,210,116	3,482,715	1,907,189	1,575,526	4.5%	0.2981
	2047	3,494,805	996,864	2,868,974	1,572,102	1,296,872	4.5%	0.2852
	2048	2,995,804	817,722	2,353,403	1,290,051	1,063,351	4.5%	0.2730
	2049	2,557,558	668,031	1,922,594	1,054,013	868,581	4.5%	0.2612
	2050	2,174,782	543,584	1,564,436	857,606	706,830	4.5%	0.2499
	2051	1,842,393	440,670	1,268,249	695,083	573,166	4.5%	0.2392
	2052	1,555,613	356,052	1,024,718	561,291	463,428	4.5%	0.2289
	2053	1,309,373	286,785	825,369	451,666	373,702	4.5%	0.2190
	2054	1,098,607	230,260	662,687	362,237	300,451	4.5%	0.2096
	2055	918,915	184,303	530,425	289,583	240,843	4.5%	0.2006
	2056	766,230	147,062	423,244	230,803	192,441	4.5%	0.1919
	2057	637,211	117,033	336,820	183,428	153,392	4.5%	0.1837
	2058	528,652	92,913	267,404	145,377	122,027	4.5%	0.1758
	2059	437,564	73,592	211,799	114,912	96,886	4.5%	0.1682
	2060	361,235	58,138	167,323	90,587	76,736	4.5%	0.1609
	2061	297,473	45,815	131,855	71,224	60,631	4.5%	0.1540
	2062	244,425	36,024	103,676	55,859	47,818	4.5%	0.1474
	2063	200,426	28,267	81,352	43,697	37,655	4.5%	0.1410
	2064	164,021	22,137	63,709	34,098	29,611	4.5%	0.1350
	2065	133,926	17,296	49,779	26,539	23,241	4.5%	0.1291
	2066	109,110	13,485	38,809	20,600	18,209	4.5%	0.1236
	2067	88,701	10,490	30,191	15,947	14,244	4.5%	0.1183
	2068	71,978	8,146	23,444	12,310	11,134	4.5%	0.1132
	2069	58,313	6,315	18,175	9,475	8,700	4.5%	0.1083
	2070	47,148	4,886	14,063	7,269	6,794	4.5%	0.1036
	2071	38,021	3,771	10,852	5,557	5,295	4.5%	0.0992
	2072	30,570	2,901	8,350	4,231	4,118	4.5%	0.0949
	2073	24,503	2,225	6,404	3,208	3,196	4.5%	0.0908
	2074	19,535	1,698	4,886	2,421	2,465	4.5%	0.0869
	2075	15,459	1,286	3,700	1,818	1,882	4.5%	0.0832
	2076	12,122	965	2,776	1,356	1,420	4.5%	0.0796
	2077	9,414	717	2,063	1,006	1,058	4.5%	0.0762
	2078	7,247	528	1,520	740	780	4.5%	0.0729
Past (1990 - 2018)		1,064,570,512	1,644,538,662	2,165,368,067	1,181,617,855	0		
Future (2019 - 2093)		654,833,803	448,671,944	1,291,277,855	610,046,538	681,231,317		
Lifetime (1990 - 2093)		1,719,404,315	2,093,210,606	3,456,645,922	1,791,664,393	681,231,317		

* Assumes a justified increase of 87.8% implemented in the middle of 2014.

New York Life Insurance Company
Nationwide Projection - Premium Paying
Comparison of 2011 and Pricing Assumptions
4.0 Policy Form

	2011 Assumptions				Pricing Assumptions			
	Without Interest		Interest Rate Factors		Without Interest		Interest Rate Factors	
Calendar Year	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	Earned Premium	Incurred Claims	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
2012	43,965,892	44,092,218	4.5%	0.9782	59,069,008	44,092,218	4.5%	0.9782
2013	44,896,973	45,687,976	4.5%	0.9361	58,489,585	45,687,976	4.5%	0.9361
2014	46,267,412	45,653,690	4.5%	0.8958	57,808,027	45,653,690	4.5%	0.8958
2015	51,984,045	49,911,876	4.5%	0.8572	56,769,792	49,911,876	4.5%	0.8572
2016	58,299,976	63,454,480	4.5%	0.8203	55,855,905	63,454,480	4.5%	0.8203
2017	60,285,038	73,659,897	4.5%	0.7850	54,843,094	73,659,897	4.5%	0.7850
2018	61,395,574	69,015,187	4.5%	0.7512	53,725,332	69,015,187	4.5%	0.7512
2019	60,926,863	58,308,002	4.5%	0.7188	49,660,117	74,254,779	4.5%	0.7188
2020	58,660,817	62,527,948	4.5%	0.6879	47,334,581	74,009,790	4.5%	0.6879
2021	56,315,853	66,752,410	4.5%	0.6582	44,982,780	73,491,472	4.5%	0.6582
2022	53,898,531	70,924,873	4.5%	0.6299	42,612,685	72,721,066	4.5%	0.6299
2023	51,416,590	74,993,904	4.5%	0.6028	40,245,026	71,724,668	4.5%	0.6028
2024	48,879,512	78,940,465	4.5%	0.5768	37,895,864	70,509,417	4.5%	0.5768
2025	46,298,388	82,726,119	4.5%	0.5520	35,577,195	69,060,761	4.5%	0.5520
2026	43,686,068	86,236,566	4.5%	0.5282	33,301,621	67,394,438	4.5%	0.5282
2027	41,058,332	89,503,435	4.5%	0.5055	31,076,506	65,532,542	4.5%	0.5055
2028	38,433,304	92,515,938	4.5%	0.4837	28,908,737	63,500,841	4.5%	0.4837
2029	35,829,200	95,246,902	4.5%	0.4629	26,803,835	61,313,405	4.5%	0.4629
2030	33,263,166	97,656,505	4.5%	0.4430	24,767,429	58,985,717	4.5%	0.4430
2031	30,751,660	99,689,935	4.5%	0.4239	22,806,034	56,532,176	4.5%	0.4239
2032	28,309,175	101,360,461	4.5%	0.4057	20,923,541	53,963,993	4.5%	0.4056
2033	25,947,360	102,642,203	4.5%	0.3882	19,123,829	51,278,159	4.5%	0.3882
2034	23,675,646	103,531,192	4.5%	0.3715	17,410,154	48,495,655	4.5%	0.3715
2035	21,502,008	103,907,159	4.5%	0.3555	15,786,698	45,652,270	4.5%	0.3555
2036	19,433,643	103,641,449	4.5%	0.3402	14,257,176	42,764,922	4.5%	0.3402
2037	17,477,016	102,720,385	4.5%	0.3255	12,822,626	39,826,440	4.5%	0.3255
2038	15,637,484	101,222,865	4.5%	0.3115	11,483,481	36,868,304	4.5%	0.3115
2039	13,919,115	99,067,607	4.5%	0.2981	10,239,768	33,922,088	4.5%	0.2981
2040	12,324,560	96,261,822	4.5%	0.2853	9,091,436	31,018,351	4.5%	0.2853
2041	10,854,824	92,913,459	4.5%	0.2730	8,037,160	28,197,406	4.5%	0.2730
2042	9,509,516	89,096,441	4.5%	0.2612	7,073,780	25,489,003	4.5%	0.2612
2043	8,286,959	84,814,906	4.5%	0.2500	6,198,381	22,918,397	4.5%	0.2500
2044	7,183,934	80,231,729	4.5%	0.2392	5,406,990	20,499,358	4.5%	0.2392
2045	6,195,739	75,497,849	4.5%	0.2289	4,695,545	18,243,282	4.5%	0.2289
2046	5,316,716	70,728,553	4.5%	0.2190	4,059,696	16,160,354	4.5%	0.2190
2047	4,540,411	65,937,438	4.5%	0.2096	3,494,805	14,258,386	4.5%	0.2096
2048	3,859,449	61,151,177	4.5%	0.2006	2,995,804	12,530,471	4.5%	0.2006
2049	3,265,924	56,437,666	4.5%	0.1919	2,557,558	10,973,059	4.5%	0.1919
2050	2,751,943	51,865,791	4.5%	0.1837	2,174,782	9,580,044	4.5%	0.1837
2051	2,309,581	47,535,505	4.5%	0.1758	1,842,393	8,329,766	4.5%	0.1758
2052	1,930,989	43,396,363	4.5%	0.1682	1,555,613	7,215,918	4.5%	0.1682
2053	1,608,691	39,420,991	4.5%	0.1609	1,309,373	6,229,785	4.5%	0.1609
2054	1,335,695	35,625,938	4.5%	0.1540	1,098,607	5,358,346	4.5%	0.1540
2055	1,105,539	32,007,324	4.5%	0.1474	918,915	4,588,934	4.5%	0.1474
2056	912,319	28,648,207	4.5%	0.1410	766,230	3,915,853	4.5%	0.1410
2057	750,749	25,497,474	4.5%	0.1350	637,211	3,330,186	4.5%	0.1350
2058	616,158	22,535,833	4.5%	0.1291	528,652	2,821,655	4.5%	0.1291
2059	504,425	19,741,998	4.5%	0.1236	437,564	2,384,748	4.5%	0.1236
2060	411,967	17,168,260	4.5%	0.1183	361,235	2,009,940	4.5%	0.1183
2061	335,699	14,821,986	4.5%	0.1132	297,473	1,690,137	4.5%	0.1132
2062	272,958	12,701,799	4.5%	0.1083	244,425	1,417,995	4.5%	0.1083
2063	221,476	10,804,620	4.5%	0.1036	200,426	1,187,870	4.5%	0.1036
2064	179,335	9,103,606	4.5%	0.0992	164,021	992,564	4.5%	0.0992
2065	144,917	7,612,475	4.5%	0.0949	133,926	828,527	4.5%	0.0949
2066	116,858	6,322,762	4.5%	0.0908	109,110	690,766	4.5%	0.0908
2067	94,023	5,226,340	4.5%	0.0869	88,701	574,721	4.5%	0.0869
2068	75,470	4,296,300	4.5%	0.0832	71,978	476,843	4.5%	0.0832
2069	60,419	3,514,078	4.5%	0.0796	58,313	394,296	4.5%	0.0796
2070	48,228	2,857,719	4.5%	0.0762	47,148	323,796	4.5%	0.0762
2071	38,370	2,304,243	4.5%	0.0729	38,021	264,520	4.5%	0.0729
2072	30,412	1,847,986	4.5%	0.0697	30,570	213,971	4.5%	0.0697
2073	24,001	1,475,953	4.5%	0.0667	24,503	170,988	4.5%	0.0667
2074	18,849	1,176,451	4.5%	0.0639	19,535	135,149	4.5%	0.0639
2075	14,720	936,755	4.5%	0.0611	15,459	105,942	4.5%	0.0611
2076	11,423	742,061	4.5%	0.0585	12,122	81,504	4.5%	0.0585
2077	8,802	587,555	4.5%	0.0560	9,414	61,823	4.5%	0.0560
2078	6,727	466,650	4.5%	0.0536	7,247	46,259	4.5%	0.0536
	Without Interest							
Total	1,219,693,416	3,488,905,709			1,051,394,547	1,888,989,143		
	With Interest							
Total	738,445,031	1,443,593,686			671,920,632	1,013,776,870		

To: Greg Smith, Virginia Department of Insurance

From: Sheryl Babcock

Date: August 13, 2020

Re: New York Life – Response to your questions on our Long-Term Care filing

The purpose of this letter is to respond to your questions on our recent LTC filing.

Objection 1 Comments:

Regarding the exhibit on page two of the file "VA_Attachment 2_Revised_4.0_20200612" and the PPV exhibit on page two of the file "VA_PPV Analysis Nationwide_4.0_20200612":

a. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between "VA_Attachment 2_Revised_4.0_20200612" and Attachment 2-a.

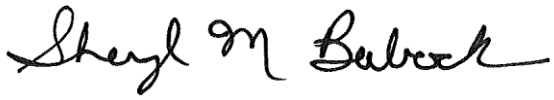
The discrepancy is due to the use of separate models for those two projections. This discrepancy has been adjusted, and a revised attachment 2 is included with this response. Note that this change does not impact the projected loss ratio, as the differences were minor.

b. Please explain the discrepancy between in earned premium and incurred claims for calendar year 2019 between the exhibit on page 2 of "VA_PPV Analysis Nationwide_4.0_20200612" and Attachment 2-b.

The discrepancy is because the PPV method is projecting only active premium paying policyholders in the projection. Page 2 of VA_PPV Analysis Nationwide_4.0_2020612 includes only premium paying policyholders. Attachment 2-b includes all inforce policyholders. Note that the PPV analysis does not treat the waiver as a reduction in premium; it starts with only active policyholders.

c. We would expect the future claims and premiums to tie between the exhibits in part a and part b of this question. Please restate the exhibits to ensure that they do, if necessary.

I hope my explanation allows for the discrepancies. Please let me know if you need anything else.



Sheryl M. Babcock, FSA, MAAA
August 13, 2020

To: Greg Smith, Virginia Department of Insurance

From: Sheryl Babcock

Date: November 12, 2020

Re: New York Life – Response to your questions on our Long-Term Care filing

The purpose of this letter is to respond to your questions on our recent LTC filing.

Objection 1 Comments:
Please confirm if the non-cancellation endorsement is to be issues to all Virginia policyholders regardless of requested premium change. There is a potential concern that those not receiving an adjustment at this time could forfeit the protection given to others.

I can confirm that all policyholders with receive the non-cancellable endorsement regardless of the requested premium change. This means that policyholders not receiving an increase due to their attained age will receive the endorsement. Note that the policy will continue to remain non-cancellable if the policyholder chooses to reduce their benefits to offset the rate increase.

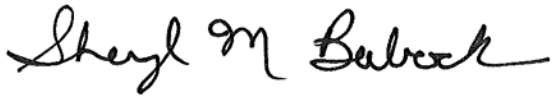
Objection 2 Comments:
Please clarify requested rate action on insureds per Section 2 of the Actuarial Memo:
1. Those with attained age 69. This age appears to warrant an 80% adjustment as well as a 45% adjustment. 2. There is confusion as to how those with issue age below 61 can be treated one way, yet those with issue above 60 treated another. Does this not create an overlap?

This rate increase request is for those who have not attained age 69 by January 1, 2020 to receive an 80% rate increase, and for those who have attained age 69-73 to receive a 45% rate increase. Those who have attained age 74 by January 1, 2020 will not receive any increase.

There is no difference in the rate increase request by issue age for this filing. A different rate increase request by issue age is only found in the companion rate filing: SERFF Tracking #NWLT-132081271.

Objection 3 Comments:
Please explain the rationale for adjustment of rates based largely on issue age rather than current age for consistency and to address potential selective treatment concerns.

There is no difference in the rate increase request by issue age for this filing. A different rate increase request by issue age is only found in the companion rate filing: SERFF Tracking #NWLT-132081271.



Sheryl M. Babcock, FSA, MAAA
November 12, 2020