

Most Common Rating Class; \$100/day (or weekly or monthly equivalent; 90 day Elimination Period)

		UW Class of Displayed Premiums	Five-Year Benefit Period																																							
			Single Insured																				Male & Female Couple the Same Age																			
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases				Without Benefit Increases		3% Compound Benefit Increases		5% Compound Benefit Increases																							
			Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70									
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70					
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA					
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA					
Knights of Columbus	Long Term Care Plus NHC2	2/3	355	559	481	775	897	1,436	915	2,925	987	1,681	1,168	1,956	1,749	2,847	3,049	4,652	1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	1,867	2,186	3,217	5,391	3,502	3,653	4,668	6,965				
Knights of Columbus	Long Term Care Plus LTC2	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	1,277	2,101	1,458	2,346	1,990	3,110	3,683	5,448	2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	2,364	2,663	3,570	6,392	4,326	4,422	5,553	8,165				
Mutual of Omaha	Mutual of Omaha Secure Solution	2/4	563	954	695	1,136	972	1,701	2,165	3,509	1,367	2,364	1,642	2,900	2,063	3,826	3,365	5,895	2,912	5,447	3,056	5,611	3,093	5,917	4,019	7,418	1,289	1,556	2,272	4,823	3,172	3,861	5,006	7,871	7,105	7,367	7,659	9,721				
National Guardian Life Insurance Company	NGL EssentialLTC	1/1	519	849	663	1,093	978	1,617	2,142	3,466	1,183	1,936	1,406	2,317	1,800	2,975	3,021	4,887	2,776	4,544	2,917	4,808	3,190	5,271	3,985	6,447	1,062	1,366	2,021	4,333	2,420	2,896	3,719	6,109	5,679	6,011	6,588	8,059				
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	1/1	764		984		1,455		3,119		1,743		2,085		2,677		4,398		4,089		4,327		4,744		5,802		955	1,229	1,819	3,899	2,178	2,606	3,347	5,498	5,112	5,409	5,930	7,253				
New York Life Insurance Company	NYL My Care	1/5	643	942	806	1,248	1,111	1,787	2,115	3,503	1,466	2,514	1,600	2,819	1,921	3,395	2,949	5,244	2,664	5,349	2,664	5,349	2,741	5,358	3,834	7,200	1,189	1,541	2,173	4,214	2,986	3,315	3,987	6,145	6,010	6,010	6,074	8,275				
New York Life Insurance Company	NYL Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	2,647	3,897	2,840	4,316	3,386	5,533	5,703	9,092	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	4,908	5,367	6,689	11,096	10,273	9,457	10,189	14,906				
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	1,171	2,070	1,469	2,575	1,954	3,459	3,119	5,481	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	2,593	3,235	4,330	6,880	6,024	6,218	7,034	9,532				
			Three-Year Benefit Period																																							
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	2/3	292	425	450	687	760	1,185	1,708	2,577	748	1,185	1,039	1,653	1,489	2,334	2,680	4,005	1,708	2,759	1,981	3,154	2,407	3,744	3,726	5,507	466	739	1,264	2,785	1,256	1,750	2,485	4,346	2,904	3,338	3,998	6,001				
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	391	577	603	941	1,027	1,617	2,280	3,486	994	1,590	1,385	2,213	1,995	3,141	3,605	5,427	2,313	3,738	2,677	4,268	3,247	5,070	4,997	7,435	635	1,014	1,763	3,939	1,680	2,339	3,338	5,871	3,972	4,559	5,546	8,493				
Knights of Columbus	Long Term Care Plus NHC2	2/3	324	479	431	655	794	1,201	1,671	2,425	845	1,358	999	1,580	1,496	2,367	2,604	3,760	1,553	2,493	1,638	2,595	2,143	3,288	3,324	4,798	562	760	1,396	2,867	1,542	1,805	2,704	4,455	2,832	2,963	3,802	5,686				
Knights of Columbus	Long Term Care Plus LTC2	2/3	409	604	565	839	927	1,368	1,940	2,758	1,078	1,669	1,232	1,868	1,694	2,698	3,135	4,347	1,943	2,983	1,996	3,047	2,492	3,789	3,716	5,468	709	983	1,606	3,289	1,923	2,170	3,075	5,237	3,448	3,530	4,397	6,429				
Mutual of Omaha	Mutual of Omaha Secure Solution	2/4	441	696	541	830	774	1,244	1,736	2,596	1,070	1,725	1,279	2,119	1,643	2,797	2,698	4,361	2,278	3,975	2,380	4,101	2,464	4,326	3,222	5,488	966	1,166	1,715	3,682	2,376	2,889	3,774	6,001	5,316	5,509	5,771	7,404				
National Guardian Life Insurance Company	NGL EssentialLTC	1/1	399	653	510	841	753	1,244	1,648	2,666	910	1,490	1,081	1,782	1,385	2,288	2,324	3,759	2,135	3,495	2,244	3,699	2,453	4,054	3,065	4,959	817	1,051	1,555	3,333	1,862	2,228	2,860	4,699	4,369	4,624	5,068	6,199				
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	1/1	588		757		1,119		2,400		1,341		1,604		2,060		3,383		3,146		3,329		3,649		4,463		735	946	1,399	2,999	1,676	2,005	2,574	4,229	3,932	4,161	4,561	5,579				
New York Life Insurance Company	NYL My Care	1/5	529	695	650	913	871	1,302	1,613	2,479	1,155	1,817	1,236	2,013	1,460	2,374	2,258	3,699	2,087	3,819	2,087	3,819	2,125	3,819	2,969	5,167	918	1,172	1,630	3,070	2,229	2,436	2,875	4,468	4,429	4,429	4,458	6,102				
New York Life Insurance Company	NYL Secure Care	1/3	644	777	794	1,017	1,154	1,615	2,430	3,326	2,014	2,788	2,152	2,994	2,549	3,827	4,288	6,232	3,911	5,955	3,554	5,415	3,723	5,983	5,580	8,476	1,066	1,358	2,076	4,317	3,602	3,860	4,782	7,890	7,400	6,727	7,279	10,542				
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	2/4	390	540	570	810	900	1,350	1,770	2,730	928	1,528	1,140	1,920	1,530	2,579	2,425	4,122	1,919	3,542	2,069	3,783	2,340	4,266	3,239	5,733	744	1,104	1,800	3,600	1,965	2,448	3,287	5,238	4,369	4,681	5,285	7,178				
			\$200,000 Benefit Pool																																							
Mutual of Omaha	Mutual Care Custom Solution	2/4	594	1,018	729	1,214	1,038	1,820	2,368	3,762	1,512	2,590	1,780	3,165	2,234	4,142	3,686	6,331	3,069	5,814	3,207	5,996	3,302	6,330	4,394	7,952	1,370	1,652	2,429	5,210	3,486	4,204	5,420	8,515	7,551	7,822	8,187	10,494				
			\$100,000 Benefit Pool																																							
Mutual of Omaha	Mutual Care Custom Solution	2/4	424	657	519	785	744	1,177	1,686	2,471	1,078	1,672	1,268	2,047	1,602	2,678	2,625	4,159	2,189	3,754	2,283	3,876	2,368	4,092	3,130	5,224	918	1,108	1,633	3,534	2,338	2,817	3,638	5,767	5,051	5,236	5,491	7,100				
		5 Yr:	157	182	207	232	158	183	208	233	159	184	209	234																												
		3 Yr:	151	176	201	226	152	177	202	227	153	178	203	228																												

Shared Care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

			Five-Year Benefit Period SHARED CARE											
			Male & Female Couple the Same Age											
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Carrier	Policy	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elte LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Knights of Columbus	Long Term Care Plus NHC2	No	914	1,256	2,333	4,840	2,668	3,124	4,596	7,701	5,002	5,219	6,668	9,950
Knights of Columbus	Long Term Care Plus LTC2	No	1,176	1,640	2,707	5,909	3,378	3,804	5,100	9,131	6,181	6,318	7,933	11,664
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,496	1,805	2,636	5,595	3,679	4,479	5,807	9,130	8,242	8,546	8,884	11,276
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,231	1,585	2,344	5,026	2,808	3,359	4,314	7,086	6,588	6,972	7,643	9,348
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	1,108	1,426	2,110	4,523	2,527	3,023	3,882	6,378	5,929	6,275	6,878	8,413
New York Life Insurance Company	NYL My Care	No	1,296	1,741	2,564	5,098	3,493	3,944	4,824	7,558	7,032	7,152	7,350	10,179
New York Life Insurance Company	NYL Secure Care	Yes	1,612	2,196	3,478	7,341	6,135	6,709	8,361	13,870	12,841	11,822	12,736	18,632
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	3,008	3,753	5,023	7,980	6,987	7,213	8,159	11,057
			Three-Year Benefit Period SHARED CARE											
			Male & Female Couple the Same Age											
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Carrier	Policy	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	1,671	2,328	3,280	5,649	3,862	4,440	5,278	7,801
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elte LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	2,234	3,111	4,407	7,632	5,283	6,064	7,321	11,041
Knights of Columbus	Long Term Care Plus NHC2	No	802	1,086	1,995	4,096	2,203	2,579	3,862	6,364	4,046	4,233	5,432	8,122
Knights of Columbus	Long Term Care Plus LTC2	No	1,013	1,404	2,294	4,698	2,747	3,099	4,392	7,482	4,926	5,043	6,281	9,184
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,121	1,352	1,990	4,272	2,756	3,351	4,378	6,961	6,166	6,391	6,694	8,589
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,029	1,324	1,959	4,199	2,346	2,807	3,604	5,921	5,505	5,826	6,386	7,811
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	926	1,192	1,763	3,779	2,111	2,526	3,244	5,329	4,954	5,243	5,747	7,030
New York Life Insurance Company	NYL My Care	No	1,001	1,324	1,923	3,714	2,608	2,899	3,479	5,495	5,182	5,271	5,394	7,505
New York Life Insurance Company	NYL Secure Care	Yes	1,332	1,698	2,596	5,396	4,502	4,825	5,977	9,863	9,250	8,408	9,099	13,177
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	2,456	3,060	4,109	6,547	5,461	5,852	6,606	8,972
			\$200,000 Benefit Period SHARED CARE											
			Male & Female Couple the Same Age											
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Carrier	Policy	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha	Mutual Care Custom Solution	No	1,589	1,916	2,818	6,043	4,044	4,876	6,287	9,877	8,759	9,073	9,497	12,174
			\$100,000 Benefit Period SHARED CARE											
			Male & Female Couple the Same Age											
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Carrier	Policy	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha	Mutual Care Custom Solution	No	1,065	1,286	1,894	4,099	2,712	3,268	4,220	6,689	5,859	6,074	6,370	8,236