

PROJECTED PERCENTAGE OF PREMIUM INCREASE
LTC 1 and LTC 2
All Policies with Inflation or Lifetime without Inflation

Assumptions	15% assumed migration from lifetime with inflation protection to 10-Year/Retained Inflation benefit in anticipated July 2013
5% On-going Premium Increases	None after 2014
1-Yr Option 2015	76%
2-Yr Option	82% Total Increase
3-Yr Option	86% Total Increase
5-Yr Option	99% Total Increase