

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

<b>Assumptions</b>	20% assumed migration from lifetime with inflation protection to 10-Year/Retained Inflation benefit in anticipated July 2013
<b>5% On-going Premium Increases</b>	None after 2014
<b>1-Yr Option 2015</b>	71%
<b>2-Yr Option</b>	77% Total Increase
<b>3-Yr Option</b>	81% Total Increase
<b>5-Yr Option</b>	95% Total Increase