

**LTC1 AND LTC2 MONTHLY PREMIUM SCENARIOS**  
Migration to 10-year and Retained Inflation in 2013

Agenda Item 5  
Attachment 2

<b>LTC1*</b>							
Issue Age in 1999	Current Age in 2011	Beginning Premium	Aggregate Premium After 5% Increases				
			Migration to 10-year and Retained Inflation in 2013				
			LTC1 2010	LTC1 2011	LTC1 2012	LTC1 2013	LTC1 2014
38	50	\$98	\$103	\$108	\$71	\$71	
			\$5	\$5	-\$37		
48	60	\$158	\$166	\$174	\$118	\$118	
			\$8	\$8	-\$56		
58	70	\$248	\$260	\$273	\$259	\$259	
			\$12	\$13	-\$14		
<b>LTC2*</b>							
Issue Age in 2004	Current Age in 2011	Beginning Premium	5% Increases – Not Applicable to LTC2				
			Migration to 10-year and Retained Inflation in 2013				
			LTC2 2010	LTC2 2011	LTC2 2012	LTC2 2013	LTC2 2014
43	50	\$134	\$134	\$134	\$69	\$69	
					-\$65		
53	60	\$219	\$219	\$219	\$112	\$112	
					-\$107		
63	70	\$345	\$345	\$345	\$308	\$308	
					-\$37		

\* LTC1 and LTC2 Monthly Premium Scenarios are provided as illustrative examples of the expected premiums for members who move from the LTC1 and LTC2 lifetime policy types to the 10-year policy with Retained Inflation. Exact premium amounts will vary by member due to issue age and attained age at the time the member elects to change coverage.