## Filing at a Glance

Company: Reassure America Life Insurance Company

Product Name: Reassure America Life Insurance Company Long Term Care Rate Increase Filing

SERFF Tr Num: WKLY-126373827

State: Arkansas

TOI: LTC05I Individual Long Term Care - Nursing Home & Home Health Care

SERFF Status: Closed-Disapproved

State Tr Num: 44018

Sub-TOI: LTC05I.002 Non Qualified

Co Tr Num: RA LTC RI AR

State Status: Closed

Filing Type: Rate

Reviewer(s): Harris Shearer

Author: Courtney Crocker

Disposition Date: 04/01/2010

Date Submitted: 11/06/2009

Disposition Status: Disapproved

Implementation Date Requested: 01/01/2010

Implementation Date:

State Filing Description:

## General Information

Project Name: RA LTC RI AR

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 29%

Group Market Type:

Filing Status Changed: 04/01/2010

Explanation for Other Group Market Type:

State Status Changed: 04/01/2010

Deemer Date:

Created By: Courtney Crocker

Submitted By: Courtney Crocker

Corresponding Filing Tracking Number:

Filing Description:

Reassure America Life Insurance Company Long Term Care Rate Increase Filing

Form Number:  LTC 1/98 AR

Rate increase requested:  29%

Filing pending in Domicile State of Indiana

# Company and Contact

**Filing Contact Information**


Courtney Crocker, Compliance Analyst courtney.crocker@wakelyinc.com
Wakely and Associates, Inc. 727-584-8128 [Phone] 2192 [Ext]
8545 126th Avenue North, Suite 200 727-584-5613 [FAX]
Largo, FL 33773-1502


**Filing Company Information**

(This filing was made by a third party - WAI01)

| | | |
|---|---|---|
| Reassure America Life Insurance Company | CoCode: 70211 | State of Domicile: Indiana |
| 1700 Magnavox Way | Group Code: | Company Type: |
| Fort Wayne, IN 46804 | Group Name: | State ID Number: |
| (260) 435-8650 ext. [Phone] | FEIN Number: 23-6200031 | |

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# Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $50.00 |
| Retaliatory? | No |
| Fee Explanation: | |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Reassure America Life Insurance Company | $50.00 | 11/06/2009 | 31839237 |

# Correspondence Summary

### Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Disapproved | Harris Shearer | 04/01/2010 | 04/01/2010 |

### Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Status of Filing | Note To Reviewer | Courtney Crocker | 02/16/2010 | 02/16/2010 |

# Disposition

Disposition Date: 04/01/2010

Implementation Date:

Status: Disapproved

Comment: THE DEPARTMENT WILL NOT APPROVE A RATE INCREASE AT THIS TIME. THE POLICYHOLDER RECEIVED 15% INCREASES IN 2008 AND 2009.

| **Company Name:** | **Overall % Indicated Change:** | **Overall % Rate Impact:** | **Written Premium Change for this Program:** | **# of Policy Holders Affected for this Program:** | **Written Premium for this Program:** | **Maximum % Change (where required):** | **Minimum % Change (where required):** |
|---|---|---|---|---|---|---|---|
| Reassure America Life Insurance Company | 29.000% | 29.000% | $703 | 1 | $2,423 | 29.000% | 29.000% |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *WKLY-126373827* | *State:* | *Arkansas* |
| *Filing Company:* | *Reassure America Life Insurance Company* | *State Tracking Number:* | *44018* |
| *Company Tracking Number:* | *RA LTC RI AR* | | |
| *TOI:* | *LTC05I Individual Long Term Care - Nursing Home & Home Health Care* | *Sub-TOI:* | *LTC05I.002 Non Qualified* |
| *Product Name:* | *Reassure America Life Insurance Company Long Term Care Rate Increase Filing* | | |
| *Project Name/Number:* | *RA LTC RI AR/* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Health - Actuarial Justification | | No |
| **Supporting Document** | Authorization Letter | | No |
| **Rate** | Rate Pages | | No |

## Note To Reviewer

**Created By:**

Courtney Crocker on 02/16/2010 03:24 PM

**Last Edited By:**

Courtney Crocker

**Submitted On:**

02/16/2010 03:25 PM

**Subject:**

Status of Filing

**Comments:**

Mr. Shearer,

I'm just checking on the status of this filing.

Thanks,

Courtney

# Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | SERFF |
| **Rate Change Type:** | Increase |
| **Overall Percentage of Last Rate Revision:** | 15.000% |
| **Effective Date of Last Rate Revision:** | 09/01/2008 |
| **Filing Method of Last Filing:** | SERFF |

## Company Rate Information

| **Company Name:** | **Overall % Indicated Change:** | **Overall % Rate Impact:** | **Written Premium Change for this Program:** | **# of Policy Holders Affected for this Program:** | **Written Premium for this Program:** | **Maximum % Change (where required):** | **Minimum % Change (where required):** |
|---|---|---|---|---|---|---|---|
| Reassure America Life Insurance Company | 29.000% | 29.000% | $703 | 1 | $2,423 | 29.000% | 29.000% |

# Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action:* | Rate Action Information: | | Attachments |
|---|---|---|---|---|---|---|
| | Rate Pages | LTC 1/98 AR | Revised | Previous State Filing Number:<br>Percent Rate Change Request: | 37584<br>29.000 | AR 2009 RA LTC RI Filing rate pages.pdf |

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
1 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | | | | | 13.65 | 11.95 | 10.24 | 8.53 |
| 51 | | | | | 15.35 | 13.65 | 11.95 | 10.24 |
| 52 | | | | | 15.35 | 13.65 | 11.95 | 10.24 |
| 53 | | | | | 17.07 | 15.35 | 13.65 | 11.95 |
| 54 | | | | | 18.77 | 17.07 | 15.35 | 13.65 |
| 55 | | | | | 18.77 | 17.07 | 15.35 | 13.65 |
| 56 | | | | | 20.47 | 18.77 | 17.07 | 15.35 |
| 57 | | | | | 22.18 | 20.47 | 17.07 | 15.35 |
| 58 | | | | | 23.89 | 22.18 | 18.77 | 17.07 |
| 59 | | NOT | | | 25.59 | 23.89 | 20.47 | 18.77 |
| 60 | | AVAILABLE | | | 25.59 | 23.89 | 20.47 | 18.77 |
| 61 | | | | | 27.30 | 25.59 | 22.18 | 20.47 |
| 62 | | | | | 29.00 | 27.30 | 23.89 | 22.18 |
| 63 | | | | | 30.71 | 29.00 | 25.59 | 23.89 |
| 64 | | | | | 32.42 | 30.71 | 25.59 | 23.89 |
| 65 | | | | | 34.12 | 32.42 | 27.30 | 25.59 |
| 66 | | | | | 37.54 | 34.12 | 29.00 | 27.30 |
| 67 | | | | | 40.94 | 37.54 | 30.71 | 29.00 |
| 68 | | | | | 44.36 | 40.94 | 34.12 | 30.71 |
| 69 | | | | | 47.77 | 44.36 | 37.54 | 32.42 |
| 70 | | | | | 51.19 | 47.77 | 40.94 | 35.82 |
| 71 | | | | | 56.30 | 51.19 | 44.36 | 39.24 |
| 72 | | | | | 61.42 | 56.30 | 47.77 | 42.65 |
| 73 | | | | | 66.54 | 61.42 | 51.19 | 46.07 |
| 74 | | | | | 71.66 | 66.54 | 54.59 | 49.47 |
| 75 | | | | | 78.48 | 71.66 | 59.71 | 54.59 |
| 76 | | | | | 85.31 | 78.48 | 64.84 | 59.71 |
| 77 | | | | | 92.13 | 85.31 | 69.94 | 64.84 |
| 78 | | | | | 98.96 | 92.13 | 76.77 | 69.94 |
| 79 | | | | | 105.78 | 98.96 | 83.59 | 75.07 |
| 80 | | | | | 114.31 | 105.78 | 90.42 | 80.19 |
| 81 | | | | | 122.83 | 112.60 | 95.54 | 85.31 |
| 82 | | | | | 133.08 | 119.43 | 100.66 | 90.42 |
| 83 | | | | | 141.60 | 126.25 | 105.78 | 95.54 |
| 84 | | | | | 150.13 | 133.08 | 110.89 | 100.66 |
| 85 | | | | | 156.95 | 139.90 | 116.01 | 105.78 |
| 86 | | | | | 163.78 | 145.01 | 121.13 | 110.89 |
| 87 | | | | | 170.60 | 150.13 | 126.25 | 114.31 |
| 88 | | | | | 177.43 | 155.25 | 129.66 | 117.71 |
| 89 | | | | | 182.55 | 160.37 | 133.08 | 121.13 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
2 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 23.89 | 22.18 | 18.77 | 17.07 | 18.77 | 17.07 | 15.35 | 13.65 |
| 51 | 25.59 | 23.89 | 18.77 | 17.07 | 18.77 | 17.07 | 15.35 | 13.65 |
| 52 | 27.30 | 25.59 | 20.47 | 18.77 | 20.47 | 18.77 | 17.07 | 15.35 |
| 53 | 29.00 | 27.30 | 22.18 | 20.47 | 22.18 | 20.47 | 18.77 | 17.07 |
| 54 | 32.42 | 29.00 | 23.89 | 22.18 | 23.89 | 22.18 | 18.77 | 17.07 |
| 55 | 35.82 | 32.42 | 27.30 | 23.89 | 25.59 | 23.89 | 20.47 | 18.77 |
| 56 | 39.24 | 35.82 | 30.71 | 27.30 | 27.30 | 25.59 | 22.18 | 20.47 |
| 57 | 42.65 | 39.24 | 34.12 | 30.71 | 29.00 | 27.30 | 23.89 | 22.18 |
| 58 | 47.77 | 42.65 | 37.54 | 34.12 | 30.71 | 29.00 | 23.89 | 22.18 |
| 59 | 52.89 | 47.77 | 40.94 | 37.54 | 32.42 | 30.71 | 25.59 | 23.89 |
| 60 | 58.01 | 52.89 | 44.36 | 40.94 | 34.12 | 32.42 | 27.30 | 23.89 |
| 61 | 63.12 | 58.01 | 49.47 | 44.36 | 35.82 | 34.12 | 29.00 | 25.59 |
| 62 | 69.94 | 63.12 | 54.59 | 47.77 | 37.54 | 35.82 | 30.71 | 27.30 |
| 63 | 76.77 | 69.94 | 59.71 | 52.89 | 39.24 | 37.54 | 32.42 | 29.00 |
| 64 | 85.31 | 76.77 | 64.84 | 58.01 | 40.94 | 39.24 | 34.12 | 30.71 |
| 65 | 93.83 | 85.31 | 71.66 | 64.84 | 44.36 | 40.94 | 35.82 | 32.42 |
| 66 | 104.06 | 95.54 | 80.19 | 71.66 | 47.77 | 44.36 | 37.54 | 34.12 |
| 67 | 116.01 | 105.78 | 90.42 | 80.19 | 51.19 | 47.77 | 39.24 | 35.82 |
| 68 | 129.66 | 117.71 | 100.66 | 90.42 | 54.59 | 51.19 | 42.65 | 37.54 |
| 69 | 145.01 | 131.36 | 112.60 | 100.66 | 58.01 | 54.59 | 46.07 | 40.94 |
| 70 | 162.08 | 146.72 | 124.54 | 112.60 | 63.12 | 58.01 | 49.47 | 44.36 |
| 71 | 180.85 | 163.78 | 139.90 | 126.25 | 68.24 | 61.42 | 52.89 | 47.77 |
| 72 | 201.32 | 182.55 | 155.25 | 139.90 | 73.36 | 66.54 | 56.30 | 51.19 |
| 73 | 223.49 | 203.02 | 172.31 | 155.25 | 78.48 | 71.66 | 61.42 | 54.59 |
| 74 | 247.37 | 225.20 | 191.07 | 172.31 | 83.59 | 76.77 | 66.54 | 58.01 |
| 75 | 274.67 | 249.09 | 211.55 | 191.07 | 88.71 | 83.59 | 71.66 | 63.12 |
| 76 | 303.68 | 276.38 | 233.72 | 209.84 | 95.54 | 90.42 | 76.77 | 68.24 |
| 77 | 334.38 | 305.38 | 257.61 | 230.32 | 102.36 | 97.24 | 81.89 | 73.36 |
| 78 | 366.80 | 336.08 | 281.49 | 252.49 | 109.19 | 104.06 | 87.01 | 78.48 |
| 79 | 402.62 | 366.80 | 307.08 | 276.38 | 117.71 | 110.89 | 92.13 | 83.59 |
| 80 | 440.16 | 399.22 | 336.08 | 301.96 | 126.25 | 117.71 | 98.96 | 88.71 |
| 81 | 479.39 | 435.04 | 365.10 | 329.26 | 134.78 | 124.54 | 105.78 | 93.83 |
| 82 | 520.33 | 472.57 | 394.10 | 354.85 | 143.31 | 131.36 | 110.89 | 98.96 |
| 83 | 556.17 | 503.28 | 421.39 | 378.74 | 151.83 | 138.18 | 116.01 | 104.06 |
| 84 | 588.58 | 532.28 | 446.99 | 400.92 | 160.37 | 145.01 | 121.13 | 109.19 |
| 85 | 619.29 | 559.58 | 470.86 | 423.09 | 168.90 | 150.13 | 126.25 | 114.31 |
| 86 | 648.29 | 586.87 | 493.04 | 443.57 | 175.72 | 155.25 | 131.36 | 117.71 |
| 87 | 677.29 | 612.47 | 513.51 | 462.34 | 182.55 | 160.37 | 134.78 | 121.13 |
| 88 | 704.59 | 638.06 | 533.98 | 481.11 | 189.37 | 165.48 | 138.18 | 124.54 |
| 89 | 731.88 | 661.94 | 554.45 | 499.86 | 194.49 | 170.60 | 141.60 | 127.96 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
3 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 30.71 | 27.30 | 22.18 | 20.47 | 25.59 | 23.89 | 22.18 | 20.47 |
| 51 | 32.42 | 29.00 | 23.89 | 22.18 | 27.30 | 25.59 | 22.18 | 20.47 |
| 52 | 34.12 | 30.71 | 25.59 | 23.89 | 29.00 | 27.30 | 23.89 | 20.47 |
| 53 | 37.54 | 34.12 | 29.00 | 25.59 | 30.71 | 29.00 | 25.59 | 22.18 |
| 54 | 40.94 | 37.54 | 32.42 | 29.00 | 32.42 | 30.71 | 27.30 | 23.89 |
| 55 | 44.36 | 40.94 | 35.82 | 32.42 | 35.82 | 32.42 | 29.00 | 25.59 |
| 56 | 49.47 | 44.36 | 39.24 | 35.82 | 37.54 | 34.12 | 30.71 | 27.30 |
| 57 | 54.59 | 49.47 | 42.65 | 39.24 | 39.24 | 35.82 | 32.42 | 29.00 |
| 58 | 59.71 | 54.59 | 47.77 | 42.65 | 40.94 | 37.54 | 34.12 | 30.71 |
| 59 | 64.84 | 59.71 | 52.89 | 46.07 | 44.36 | 40.94 | 35.82 | 32.42 |
| 60 | 71.66 | 64.84 | 58.01 | 51.19 | 46.07 | 42.65 | 37.54 | 34.12 |
| 61 | 78.48 | 71.66 | 63.12 | 56.30 | 47.77 | 44.36 | 39.24 | 35.82 |
| 62 | 87.01 | 78.48 | 68.24 | 61.42 | 49.47 | 46.07 | 40.94 | 37.54 |
| 63 | 95.54 | 87.01 | 75.07 | 68.24 | 52.89 | 49.47 | 42.65 | 39.24 |
| 64 | 105.78 | 95.54 | 81.89 | 75.07 | 56.30 | 52.89 | 44.36 | 40.94 |
| 65 | 117.71 | 105.78 | 90.42 | 81.89 | 59.71 | 56.30 | 47.77 | 42.65 |
| 66 | 131.36 | 117.71 | 100.66 | 90.42 | 63.12 | 59.71 | 51.19 | 44.36 |
| 67 | 146.72 | 131.36 | 112.60 | 100.66 | 66.54 | 63.12 | 54.59 | 47.77 |
| 68 | 163.78 | 146.72 | 126.25 | 112.60 | 71.66 | 66.54 | 58.01 | 51.19 |
| 69 | 182.55 | 163.78 | 139.90 | 126.25 | 76.77 | 69.94 | 61.42 | 54.59 |
| 70 | 203.02 | 182.55 | 155.25 | 141.60 | 81.89 | 75.07 | 64.84 | 58.01 |
| 71 | 225.20 | 204.72 | 174.02 | 156.95 | 87.01 | 80.19 | 68.24 | 61.42 |
| 72 | 250.79 | 228.61 | 194.49 | 174.02 | 92.13 | 85.31 | 73.36 | 64.84 |
| 73 | 279.79 | 254.19 | 216.67 | 192.78 | 97.24 | 90.42 | 78.48 | 69.94 |
| 74 | 310.50 | 283.21 | 240.55 | 214.97 | 104.06 | 97.24 | 83.59 | 75.07 |
| 75 | 344.62 | 313.91 | 266.14 | 238.84 | 110.89 | 104.06 | 88.71 | 80.19 |
| 76 | 380.45 | 346.33 | 293.44 | 264.44 | 117.71 | 110.89 | 93.83 | 85.31 |
| 77 | 419.69 | 382.15 | 322.44 | 291.73 | 126.25 | 117.71 | 100.66 | 90.42 |
| 78 | 462.34 | 419.69 | 353.15 | 319.03 | 134.78 | 126.25 | 107.48 | 95.54 |
| 79 | 506.69 | 460.63 | 387.27 | 348.03 | 145.01 | 134.78 | 114.31 | 102.36 |
| 80 | 554.45 | 503.28 | 423.09 | 380.45 | 155.25 | 143.31 | 121.13 | 109.19 |
| 81 | 605.64 | 549.35 | 458.92 | 414.57 | 165.48 | 151.83 | 127.96 | 116.01 |
| 82 | 658.53 | 597.12 | 496.46 | 446.99 | 175.72 | 162.08 | 134.78 | 122.83 |
| 83 | 704.59 | 638.06 | 528.87 | 475.98 | 185.95 | 170.60 | 141.60 | 129.66 |
| 84 | 743.83 | 673.88 | 557.87 | 501.58 | 194.49 | 177.43 | 148.43 | 134.78 |
| 85 | 779.65 | 706.30 | 585.17 | 525.46 | 203.02 | 184.25 | 155.25 | 139.90 |
| 86 | 812.07 | 737.00 | 610.76 | 549.35 | 209.84 | 191.07 | 160.37 | 145.01 |
| 87 | 844.49 | 766.00 | 636.34 | 571.52 | 216.67 | 197.90 | 165.48 | 150.13 |
| 88 | 875.19 | 793.30 | 658.53 | 591.99 | 223.49 | 203.02 | 170.60 | 153.55 |
| 89 | 904.20 | 818.89 | 679.00 | 610.76 | 228.61 | 208.14 | 174.02 | 156.95 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
4 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 32.42 | 29.00 | 25.59 | 23.89 | 35.82 | 32.42 | 29.00 | 25.59 |
| 51 | 35.82 | 32.42 | 27.30 | 25.59 | 35.82 | 34.12 | 30.71 | 27.30 |
| 52 | 39.24 | 35.82 | 30.71 | 27.30 | 37.54 | 35.82 | 30.71 | 29.00 |
| 53 | 44.36 | 40.94 | 34.12 | 30.71 | 40.94 | 37.54 | 32.42 | 29.00 |
| 54 | 49.47 | 44.36 | 37.54 | 34.12 | 42.65 | 40.94 | 34.12 | 30.71 |
| 55 | 54.59 | 47.77 | 42.65 | 37.54 | 44.36 | 42.65 | 35.82 | 32.42 |
| 56 | 59.71 | 52.89 | 47.77 | 40.94 | 46.07 | 44.36 | 37.54 | 34.12 |
| 57 | 64.84 | 58.01 | 52.89 | 46.07 | 49.47 | 47.77 | 40.94 | 35.82 |
| 58 | 69.94 | 63.12 | 58.01 | 51.19 | 51.19 | 49.47 | 42.65 | 37.54 |
| 59 | 76.77 | 69.94 | 63.12 | 56.30 | 54.59 | 52.89 | 44.36 | 39.24 |
| 60 | 83.59 | 76.77 | 68.24 | 61.42 | 58.01 | 54.59 | 46.07 | 42.65 |
| 61 | 92.13 | 83.59 | 73.36 | 66.54 | 61.42 | 58.01 | 49.47 | 44.36 |
| 62 | 100.66 | 92.13 | 80.19 | 71.66 | 64.84 | 59.71 | 51.19 | 46.07 |
| 63 | 110.89 | 102.36 | 87.01 | 78.48 | 68.24 | 63.12 | 54.59 | 49.47 |
| 64 | 121.13 | 112.60 | 95.54 | 85.31 | 71.66 | 66.54 | 58.01 | 51.19 |
| 65 | 133.08 | 122.83 | 105.78 | 93.83 | 75.07 | 69.94 | 59.71 | 54.59 |
| 66 | 148.43 | 136.48 | 117.71 | 104.06 | 78.48 | 73.36 | 63.12 | 58.01 |
| 67 | 165.48 | 151.83 | 129.66 | 117.71 | 83.59 | 78.48 | 66.54 | 61.42 |
| 68 | 185.95 | 170.60 | 145.01 | 131.36 | 88.71 | 81.89 | 71.66 | 64.84 |
| 69 | 208.14 | 191.07 | 162.08 | 146.72 | 93.83 | 87.01 | 75.07 | 68.24 |
| 70 | 232.02 | 213.25 | 180.85 | 162.08 | 98.96 | 90.42 | 78.48 | 71.66 |
| 71 | 259.32 | 237.14 | 201.32 | 180.85 | 104.06 | 95.54 | 83.59 | 75.07 |
| 72 | 290.03 | 264.44 | 223.49 | 201.32 | 110.89 | 102.36 | 88.71 | 80.19 |
| 73 | 322.44 | 295.14 | 249.09 | 225.20 | 117.71 | 107.48 | 93.83 | 85.31 |
| 74 | 358.27 | 327.56 | 276.38 | 249.09 | 124.54 | 114.31 | 100.66 | 90.42 |
| 75 | 397.50 | 363.38 | 305.38 | 276.38 | 131.36 | 122.83 | 105.78 | 95.54 |
| 76 | 440.16 | 400.92 | 337.80 | 305.38 | 139.90 | 129.66 | 112.60 | 102.36 |
| 77 | 486.21 | 441.86 | 371.92 | 336.08 | 150.13 | 139.90 | 121.13 | 109.19 |
| 78 | 533.98 | 486.21 | 407.74 | 368.50 | 160.37 | 148.43 | 129.66 | 116.01 |
| 79 | 586.87 | 533.98 | 446.99 | 402.62 | 170.60 | 158.66 | 138.18 | 122.83 |
| 80 | 641.47 | 583.47 | 487.93 | 438.45 | 182.55 | 168.90 | 146.72 | 131.36 |
| 81 | 701.18 | 636.34 | 530.58 | 477.69 | 194.49 | 180.85 | 155.25 | 139.90 |
| 82 | 762.60 | 690.94 | 576.64 | 518.63 | 208.14 | 192.78 | 165.48 | 150.13 |
| 83 | 813.77 | 735.30 | 614.17 | 552.75 | 218.37 | 201.32 | 174.02 | 156.95 |
| 84 | 856.43 | 774.54 | 646.59 | 581.75 | 226.90 | 209.84 | 180.85 | 162.08 |
| 85 | 893.96 | 808.66 | 673.88 | 605.64 | 235.44 | 218.37 | 187.67 | 168.90 |
| 86 | 929.78 | 841.07 | 699.48 | 627.82 | 243.96 | 225.20 | 192.78 | 174.02 |
| 87 | 962.20 | 870.08 | 723.35 | 649.99 | 250.79 | 232.02 | 199.60 | 179.13 |
| 88 | 991.20 | 897.38 | 745.53 | 670.46 | 257.61 | 237.14 | 203.02 | 184.25 |
| 89 | 1,020.21 | 921.25 | 766.00 | 689.23 | 262.73 | 242.26 | 208.14 | 187.67 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
5 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 37.54 | 34.12 | 30.71 | 27.30 | 40.94 | 37.54 | 34.12 | 30.71 |
| 51 | 40.94 | 37.54 | 32.42 | 29.00 | 42.65 | 39.24 | 35.82 | 32.42 |
| 52 | 44.36 | 40.94 | 34.12 | 30.71 | 46.07 | 42.65 | 37.54 | 34.12 |
| 53 | 47.77 | 44.36 | 37.54 | 34.12 | 49.47 | 46.07 | 40.94 | 35.82 |
| 54 | 52.89 | 47.77 | 40.94 | 37.54 | 51.19 | 47.77 | 42.65 | 37.54 |
| 55 | 58.01 | 52.89 | 46.07 | 40.94 | 54.59 | 51.19 | 46.07 | 40.94 |
| 56 | 63.12 | 58.01 | 51.19 | 44.36 | 58.01 | 54.59 | 47.77 | 42.65 |
| 57 | 69.94 | 64.84 | 56.30 | 49.47 | 59.71 | 56.30 | 49.47 | 44.36 |
| 58 | 76.77 | 71.66 | 61.42 | 54.59 | 63.12 | 59.71 | 52.89 | 46.07 |
| 59 | 83.59 | 78.48 | 66.54 | 59.71 | 66.54 | 63.12 | 54.59 | 47.77 |
| 60 | 92.13 | 85.31 | 71.66 | 64.84 | 69.94 | 64.84 | 56.30 | 49.47 |
| 61 | 100.66 | 93.83 | 78.48 | 71.66 | 73.36 | 68.24 | 59.71 | 52.89 |
| 62 | 110.89 | 102.36 | 87.01 | 78.48 | 76.77 | 71.66 | 61.42 | 54.59 |
| 63 | 121.13 | 112.60 | 95.54 | 85.31 | 80.19 | 75.07 | 64.84 | 58.01 |
| 64 | 133.08 | 122.83 | 105.78 | 93.83 | 83.59 | 78.48 | 68.24 | 61.42 |
| 65 | 146.72 | 134.78 | 116.01 | 104.06 | 87.01 | 81.89 | 71.66 | 64.84 |
| 66 | 163.78 | 150.13 | 127.96 | 116.01 | 92.13 | 85.31 | 75.07 | 68.24 |
| 67 | 182.55 | 167.20 | 143.31 | 127.96 | 97.24 | 90.42 | 78.48 | 71.66 |
| 68 | 204.72 | 187.67 | 160.37 | 143.31 | 102.36 | 95.54 | 83.59 | 75.07 |
| 69 | 228.61 | 208.14 | 177.43 | 160.37 | 107.48 | 100.66 | 88.71 | 78.48 |
| 70 | 254.19 | 232.02 | 197.90 | 177.43 | 114.31 | 105.78 | 93.83 | 83.59 |
| 71 | 283.21 | 259.32 | 220.07 | 197.90 | 121.13 | 110.89 | 98.96 | 88.71 |
| 72 | 317.33 | 290.03 | 245.67 | 221.79 | 127.96 | 117.71 | 104.06 | 93.83 |
| 73 | 353.15 | 322.44 | 272.96 | 245.67 | 136.48 | 126.25 | 109.19 | 98.96 |
| 74 | 392.39 | 358.27 | 301.96 | 272.96 | 145.01 | 134.78 | 116.01 | 104.06 |
| 75 | 435.04 | 395.80 | 334.38 | 301.96 | 153.55 | 143.31 | 122.83 | 110.89 |
| 76 | 481.11 | 438.45 | 368.50 | 332.68 | 163.78 | 151.83 | 131.36 | 117.71 |
| 77 | 530.58 | 482.81 | 406.04 | 365.10 | 174.02 | 162.08 | 139.90 | 126.25 |
| 78 | 583.47 | 530.58 | 445.27 | 400.92 | 185.95 | 174.02 | 150.13 | 134.78 |
| 79 | 639.76 | 581.75 | 487.93 | 438.45 | 197.90 | 185.95 | 160.37 | 145.01 |
| 80 | 701.18 | 636.34 | 532.28 | 479.39 | 211.55 | 197.90 | 172.31 | 155.25 |
| 81 | 764.30 | 692.65 | 580.05 | 522.05 | 226.90 | 211.55 | 184.25 | 167.20 |
| 82 | 832.54 | 752.35 | 629.52 | 566.40 | 242.26 | 225.20 | 196.20 | 177.43 |
| 83 | 887.13 | 803.54 | 670.46 | 603.94 | 254.19 | 237.14 | 206.43 | 185.95 |
| 84 | 931.50 | 844.49 | 704.59 | 634.64 | 264.44 | 245.67 | 214.97 | 192.78 |
| 85 | 970.73 | 878.61 | 733.60 | 660.23 | 272.96 | 254.19 | 221.79 | 199.60 |
| 86 | 1,006.56 | 909.31 | 759.18 | 684.11 | 281.49 | 262.73 | 228.61 | 206.43 |
| 87 | 1,037.26 | 938.32 | 783.07 | 704.59 | 290.03 | 269.56 | 235.44 | 211.55 |
| 88 | 1,066.26 | 963.90 | 803.54 | 723.35 | 296.85 | 276.38 | 240.55 | 216.67 |
| 89 | 1,091.86 | 987.79 | 824.01 | 740.42 | 301.96 | 281.49 | 245.67 | 220.07 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
8 Year Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 42.65 | 40.94 | 35.82 | 32.42 | 44.36 | 42.65 | 37.54 | 34.12 |
| 51 | 46.07 | 42.65 | 37.54 | 34.12 | 47.77 | 46.07 | 40.94 | 37.54 |
| 52 | 49.47 | 46.07 | 39.24 | 35.82 | 51.19 | 47.77 | 42.65 | 39.24 |
| 53 | 54.59 | 49.47 | 42.65 | 39.24 | 54.59 | 51.19 | 46.07 | 42.65 |
| 54 | 59.71 | 54.59 | 47.77 | 42.65 | 58.01 | 54.59 | 47.77 | 44.36 |
| 55 | 64.84 | 59.71 | 52.89 | 46.07 | 61.42 | 58.01 | 51.19 | 46.07 |
| 56 | 71.66 | 66.54 | 58.01 | 51.19 | 64.84 | 59.71 | 52.89 | 47.77 |
| 57 | 78.48 | 73.36 | 63.12 | 56.30 | 68.24 | 63.12 | 56.30 | 51.19 |
| 58 | 85.31 | 80.19 | 68.24 | 61.42 | 71.66 | 66.54 | 58.01 | 52.89 |
| 59 | 93.83 | 87.01 | 73.36 | 66.54 | 75.07 | 69.94 | 61.42 | 56.30 |
| 60 | 102.36 | 93.83 | 80.19 | 73.36 | 76.77 | 71.66 | 63.12 | 58.01 |
| 61 | 112.60 | 102.36 | 87.01 | 80.19 | 80.19 | 75.07 | 66.54 | 59.71 |
| 62 | 122.83 | 112.60 | 95.54 | 87.01 | 83.59 | 78.48 | 68.24 | 61.42 |
| 63 | 134.78 | 124.54 | 105.78 | 95.54 | 87.01 | 81.89 | 71.66 | 64.84 |
| 64 | 146.72 | 136.48 | 116.01 | 104.06 | 90.42 | 85.31 | 73.36 | 66.54 |
| 65 | 162.08 | 148.43 | 126.25 | 114.31 | 93.83 | 88.71 | 76.77 | 69.94 |
| 66 | 179.13 | 163.78 | 139.90 | 126.25 | 97.24 | 92.13 | 80.19 | 73.36 |
| 67 | 199.60 | 182.55 | 156.95 | 139.90 | 102.36 | 95.54 | 83.59 | 76.77 |
| 68 | 223.49 | 204.72 | 174.02 | 156.95 | 109.19 | 100.66 | 88.71 | 80.19 |
| 69 | 249.09 | 226.90 | 192.78 | 174.02 | 116.01 | 107.48 | 93.83 | 85.31 |
| 70 | 276.38 | 252.49 | 214.97 | 192.78 | 122.83 | 114.31 | 98.96 | 90.42 |
| 71 | 307.08 | 281.49 | 238.84 | 214.97 | 129.66 | 121.13 | 105.78 | 95.54 |
| 72 | 342.91 | 313.91 | 266.14 | 238.84 | 138.18 | 127.96 | 112.60 | 100.66 |
| 73 | 382.15 | 348.03 | 295.14 | 264.44 | 146.72 | 134.78 | 119.43 | 107.48 |
| 74 | 423.09 | 385.57 | 325.85 | 293.44 | 155.25 | 143.31 | 126.25 | 114.31 |
| 75 | 467.46 | 426.51 | 359.97 | 324.15 | 163.78 | 151.83 | 133.08 | 121.13 |
| 76 | 516.93 | 470.86 | 395.80 | 356.56 | 174.02 | 160.37 | 141.60 | 127.96 |
| 77 | 568.10 | 516.93 | 435.04 | 390.68 | 185.95 | 170.60 | 151.83 | 136.48 |
| 78 | 624.41 | 568.10 | 475.98 | 428.22 | 199.60 | 182.55 | 162.08 | 146.72 |
| 79 | 684.11 | 620.99 | 520.33 | 467.46 | 213.25 | 196.20 | 174.02 | 156.95 |
| 80 | 747.25 | 679.00 | 566.40 | 510.10 | 228.61 | 211.55 | 185.95 | 167.20 |
| 81 | 815.49 | 738.71 | 615.87 | 554.45 | 245.67 | 228.61 | 199.60 | 179.13 |
| 82 | 885.43 | 801.84 | 667.06 | 600.52 | 264.44 | 247.37 | 214.97 | 192.78 |
| 83 | 945.14 | 856.43 | 711.41 | 639.76 | 279.79 | 262.73 | 226.90 | 203.02 |
| 84 | 992.91 | 899.08 | 745.53 | 670.46 | 291.73 | 272.96 | 233.72 | 209.84 |
| 85 | 1,033.86 | 933.20 | 774.54 | 696.06 | 300.26 | 279.79 | 240.55 | 216.67 |
| 86 | 1,067.98 | 963.90 | 800.12 | 719.95 | 308.79 | 286.61 | 247.37 | 223.49 |
| 87 | 1,096.98 | 991.20 | 824.01 | 740.42 | 315.61 | 293.44 | 254.19 | 230.32 |
| 88 | 1,124.27 | 1,016.79 | 844.49 | 759.18 | 322.44 | 300.26 | 261.02 | 235.44 |
| 89 | 1,149.87 | 1,040.68 | 863.26 | 776.24 | 327.56 | 305.38 | 266.14 | 240.55 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
Lifetime Benefit Period - without Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Day Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 47.77 | 44.36 | 39.24 | 34.12 | 47.77 | 44.36 | 40.94 | 35.82 |
| 51 | 51.19 | 47.77 | 40.94 | 35.82 | 51.19 | 47.77 | 42.65 | 37.54 |
| 52 | 56.30 | 51.19 | 44.36 | 39.24 | 54.59 | 51.19 | 46.07 | 40.94 |
| 53 | 61.42 | 56.30 | 47.77 | 42.65 | 58.01 | 54.59 | 49.47 | 44.36 |
| 54 | 66.54 | 61.42 | 52.89 | 46.07 | 61.42 | 58.01 | 52.89 | 47.77 |
| 55 | 73.36 | 66.54 | 58.01 | 51.19 | 64.84 | 61.42 | 56.30 | 51.19 |
| 56 | 80.19 | 73.36 | 63.12 | 56.30 | 68.24 | 64.84 | 58.01 | 52.89 |
| 57 | 87.01 | 80.19 | 68.24 | 61.42 | 71.66 | 68.24 | 61.42 | 56.30 |
| 58 | 95.54 | 87.01 | 75.07 | 66.54 | 75.07 | 71.66 | 63.12 | 58.01 |
| 59 | 104.06 | 95.54 | 81.89 | 73.36 | 78.48 | 75.07 | 66.54 | 59.71 |
| 60 | 112.60 | 104.06 | 88.71 | 80.19 | 81.89 | 78.48 | 68.24 | 61.42 |
| 61 | 122.83 | 112.60 | 95.54 | 87.01 | 85.31 | 81.89 | 71.66 | 64.84 |
| 62 | 134.78 | 122.83 | 104.06 | 93.83 | 88.71 | 85.31 | 73.36 | 66.54 |
| 63 | 146.72 | 134.78 | 114.31 | 102.36 | 92.13 | 88.71 | 76.77 | 69.94 |
| 64 | 160.37 | 146.72 | 126.25 | 112.60 | 95.54 | 92.13 | 78.48 | 71.66 |
| 65 | 175.72 | 160.37 | 138.18 | 122.83 | 98.96 | 95.54 | 81.89 | 73.36 |
| 66 | 194.49 | 177.43 | 151.83 | 136.48 | 102.36 | 98.96 | 85.31 | 76.77 |
| 67 | 216.67 | 197.90 | 168.90 | 151.83 | 107.48 | 102.36 | 88.71 | 80.19 |
| 68 | 240.55 | 220.07 | 187.67 | 168.90 | 114.31 | 105.78 | 93.83 | 85.31 |
| 69 | 267.84 | 245.67 | 208.14 | 187.67 | 121.13 | 110.89 | 98.96 | 90.42 |
| 70 | 296.85 | 272.96 | 230.32 | 208.14 | 129.66 | 117.71 | 105.78 | 95.54 |
| 71 | 330.98 | 301.96 | 255.91 | 230.32 | 138.18 | 126.25 | 112.60 | 100.66 |
| 72 | 368.50 | 336.08 | 284.91 | 255.91 | 146.72 | 134.78 | 119.43 | 107.48 |
| 73 | 409.45 | 373.62 | 315.61 | 283.21 | 156.95 | 143.31 | 126.25 | 114.31 |
| 74 | 452.09 | 412.86 | 348.03 | 313.91 | 165.48 | 151.83 | 133.08 | 121.13 |
| 75 | 499.86 | 455.51 | 383.85 | 344.62 | 175.72 | 160.37 | 141.60 | 127.96 |
| 76 | 551.05 | 501.58 | 421.39 | 378.74 | 185.95 | 172.31 | 151.83 | 136.48 |
| 77 | 605.64 | 551.05 | 462.34 | 416.27 | 197.90 | 184.25 | 162.08 | 145.01 |
| 78 | 665.36 | 603.94 | 504.98 | 455.51 | 213.25 | 199.60 | 174.02 | 155.25 |
| 79 | 728.48 | 660.23 | 551.05 | 498.16 | 228.61 | 214.97 | 185.95 | 167.20 |
| 80 | 793.30 | 719.95 | 600.52 | 540.81 | 245.67 | 232.02 | 199.60 | 180.85 |
| 81 | 864.96 | 783.07 | 651.71 | 586.87 | 264.44 | 249.09 | 214.97 | 194.49 |
| 82 | 938.32 | 849.61 | 704.59 | 634.64 | 284.91 | 266.14 | 232.02 | 208.14 |
| 83 | 999.74 | 905.90 | 748.95 | 673.88 | 300.26 | 279.79 | 243.96 | 218.37 |
| 84 | 1,050.91 | 948.55 | 784.77 | 704.59 | 312.21 | 291.73 | 255.91 | 226.90 |
| 85 | 1,093.56 | 984.37 | 813.77 | 731.88 | 322.44 | 301.96 | 264.44 | 235.44 |
| 86 | 1,129.40 | 1,015.09 | 839.36 | 755.77 | 330.98 | 310.50 | 271.26 | 242.26 |
| 87 | 1,158.39 | 1,044.09 | 863.26 | 776.24 | 339.50 | 319.03 | 278.09 | 249.09 |
| 88 | 1,183.99 | 1,069.68 | 883.73 | 795.01 | 346.33 | 325.85 | 283.21 | 254.19 |
| 89 | 1,207.87 | 1,091.86 | 902.48 | 812.07 | 353.15 | 332.68 | 288.32 | 259.32 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
1 Year Benefit Period - with Compound Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | | | | | 30.71 | 27.30 | 22.18 | 18.77 |
| 51 | | | | | 32.42 | 29.00 | 23.89 | 20.47 |
| 52 | | | | | 34.12 | 30.71 | 25.59 | 22.18 |
| 53 | | | | | 35.82 | 32.42 | 27.30 | 23.89 |
| 54 | | | | | 37.54 | 34.12 | 29.00 | 25.59 |
| 55 | | | | | 39.24 | 35.82 | 30.71 | 27.30 |
| 56 | | | | | 40.94 | 37.54 | 32.42 | 29.00 |
| 57 | | | | | 42.65 | 39.24 | 34.12 | 30.71 |
| 58 | | | | | 44.36 | 40.94 | 35.82 | 32.42 |
| 59 | | NOT | | | 46.07 | 42.65 | 37.54 | 34.12 |
| 60 | | AVAILABLE | | | 47.77 | 44.36 | 39.24 | 37.54 |
| 61 | | | | | 51.19 | 47.77 | 40.94 | 39.24 |
| 62 | | | | | 54.59 | 51.19 | 44.36 | 40.94 |
| 63 | | | | | 58.01 | 52.89 | 46.07 | 42.65 |
| 64 | | | | | 61.42 | 56.30 | 47.77 | 44.36 |
| 65 | | | | | 64.84 | 59.71 | 49.47 | 46.07 |
| 66 | | | | | 68.24 | 61.42 | 51.19 | 49.47 |
| 67 | | | | | 71.66 | 64.84 | 54.59 | 51.19 |
| 68 | | | | | 75.07 | 69.94 | 58.01 | 52.89 |
| 69 | | | | | 78.48 | 75.07 | 63.12 | 54.59 |
| 70 | | | | | 85.31 | 80.19 | 68.24 | 58.01 |
| 71 | | | | | 92.13 | 85.31 | 73.36 | 63.12 |
| 72 | | | | | 98.96 | 90.42 | 78.48 | 68.24 |
| 73 | | | | | 105.78 | 97.24 | 83.59 | 73.36 |
| 74 | | | | | 112.60 | 104.06 | 88.71 | 78.48 |
| 75 | | | | | 119.43 | 110.89 | 93.83 | 83.59 |
| 76 | | | | | 126.25 | 117.71 | 98.96 | 90.42 |
| 77 | | | | | 134.78 | 124.54 | 104.06 | 97.24 |
| 78 | | | | | 143.31 | 133.08 | 110.89 | 104.06 |
| 79 | | | | | 151.83 | 141.60 | 117.71 | 109.19 |
| 80 | | | | | 162.08 | 150.13 | 124.54 | 114.31 |
| 81 | | | | | 172.31 | 158.66 | 131.36 | 119.43 |
| 82 | | | | | 184.25 | 165.48 | 139.90 | 124.54 |
| 83 | | | | | 192.78 | 172.31 | 145.01 | 129.66 |
| 84 | | | | | 199.60 | 179.13 | 150.13 | 134.78 |
| 85 | | | | | 206.43 | 185.95 | 155.25 | 139.90 |
| 86 | | | | | 213.25 | 191.07 | 160.37 | 145.01 |
| 87 | | | | | 220.07 | 194.49 | 163.78 | 148.43 |
| 88 | | | | | 225.20 | 197.90 | 167.20 | 151.83 |
| 89 | | | | | 230.32 | 201.32 | 170.60 | 155.25 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
2 Year Benefit Period - with Compound Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Day Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 69.94 | 63.12 | 54.59 | 49.47 | 39.24 | 35.82 | 32.42 | 29.00 |
| 51 | 71.66 | 64.84 | 56.30 | 51.19 | 40.94 | 37.54 | 34.12 | 30.71 |
| 52 | 75.07 | 68.24 | 58.01 | 52.89 | 42.65 | 39.24 | 35.82 | 32.42 |
| 53 | 80.19 | 73.36 | 59.71 | 54.59 | 44.36 | 40.94 | 37.54 | 34.12 |
| 54 | 85.31 | 78.48 | 63.12 | 58.01 | 47.77 | 44.36 | 39.24 | 35.82 |
| 55 | 92.13 | 83.59 | 69.94 | 63.12 | 51.19 | 47.77 | 40.94 | 37.54 |
| 56 | 98.96 | 88.71 | 76.77 | 68.24 | 54.59 | 51.19 | 42.65 | 39.24 |
| 57 | 105.78 | 95.54 | 83.59 | 73.36 | 56.30 | 52.89 | 44.36 | 40.94 |
| 58 | 114.31 | 102.36 | 90.42 | 78.48 | 59.71 | 56.30 | 46.07 | 42.65 |
| 59 | 122.83 | 110.89 | 97.24 | 83.59 | 61.42 | 58.01 | 49.47 | 44.36 |
| 60 | 131.36 | 119.43 | 104.06 | 90.42 | 64.84 | 61.42 | 51.19 | 46.07 |
| 61 | 139.90 | 127.96 | 110.89 | 97.24 | 66.54 | 64.84 | 54.59 | 47.77 |
| 62 | 150.13 | 136.48 | 117.71 | 104.06 | 69.94 | 66.54 | 58.01 | 51.19 |
| 63 | 160.37 | 145.01 | 124.54 | 110.89 | 73.36 | 69.94 | 59.71 | 52.89 |
| 64 | 172.31 | 155.25 | 133.08 | 117.71 | 76.77 | 71.66 | 63.12 | 56.30 |
| 65 | 184.25 | 167.20 | 143.31 | 126.25 | 80.19 | 75.07 | 64.84 | 59.71 |
| 66 | 199.60 | 182.55 | 155.25 | 136.48 | 83.59 | 78.48 | 66.54 | 61.42 |
| 67 | 216.67 | 197.90 | 168.90 | 150.13 | 88.71 | 81.89 | 69.94 | 63.12 |
| 68 | 235.44 | 213.25 | 182.55 | 163.78 | 93.83 | 87.01 | 73.36 | 64.84 |
| 69 | 255.91 | 232.02 | 197.90 | 179.13 | 98.96 | 92.13 | 76.77 | 68.24 |
| 70 | 278.09 | 252.49 | 214.97 | 194.49 | 104.06 | 97.24 | 81.89 | 71.66 |
| 71 | 303.68 | 274.67 | 233.72 | 211.55 | 110.89 | 102.36 | 87.01 | 76.77 |
| 72 | 329.26 | 298.56 | 254.19 | 228.61 | 117.71 | 107.48 | 92.13 | 81.89 |
| 73 | 356.56 | 324.15 | 274.67 | 247.37 | 124.54 | 114.31 | 97.24 | 87.01 |
| 74 | 383.85 | 349.73 | 296.85 | 267.84 | 131.36 | 121.13 | 102.36 | 92.13 |
| 75 | 414.57 | 377.03 | 319.03 | 288.32 | 138.18 | 127.96 | 107.48 | 97.24 |
| 76 | 448.69 | 407.74 | 344.62 | 310.50 | 145.01 | 134.78 | 112.60 | 102.36 |
| 77 | 482.81 | 438.45 | 370.20 | 332.68 | 151.83 | 141.60 | 119.43 | 109.19 |
| 78 | 516.93 | 470.86 | 395.80 | 354.85 | 160.37 | 150.13 | 126.25 | 116.01 |
| 79 | 552.75 | 503.28 | 423.09 | 378.74 | 168.90 | 158.66 | 133.08 | 121.13 |
| 80 | 590.29 | 537.40 | 450.39 | 404.32 | 179.13 | 167.20 | 139.90 | 126.25 |
| 81 | 631.24 | 573.22 | 481.11 | 433.34 | 189.37 | 175.72 | 146.72 | 131.36 |
| 82 | 673.88 | 612.47 | 510.10 | 458.92 | 197.90 | 182.55 | 153.55 | 136.48 |
| 83 | 708.00 | 641.47 | 537.40 | 482.81 | 206.43 | 189.37 | 158.66 | 141.60 |
| 84 | 737.00 | 667.06 | 559.58 | 501.58 | 214.97 | 194.49 | 163.78 | 146.72 |
| 85 | 762.60 | 689.23 | 580.05 | 520.33 | 223.49 | 199.60 | 167.20 | 150.13 |
| 86 | 784.77 | 709.71 | 597.12 | 537.40 | 230.32 | 204.72 | 170.60 | 153.55 |
| 87 | 805.24 | 728.48 | 610.76 | 551.05 | 235.44 | 208.14 | 174.02 | 156.95 |
| 88 | 824.01 | 745.53 | 624.41 | 562.99 | 240.55 | 211.55 | 177.43 | 160.37 |
| 89 | 841.07 | 760.89 | 638.06 | 574.93 | 245.67 | 214.97 | 180.85 | 163.78 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
3 Year Benefit Period - with Compound Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 88.71 | 78.48 | 64.84 | 59.71 | 52.89 | 49.47 | 44.36 | 39.24 |
| 51 | 92.13 | 81.89 | 68.24 | 63.12 | 56.30 | 52.89 | 46.07 | 40.94 |
| 52 | 97.24 | 87.01 | 73.36 | 66.54 | 59.71 | 56.30 | 49.47 | 42.65 |
| 53 | 102.36 | 92.13 | 78.48 | 71.66 | 63.12 | 59.71 | 52.89 | 44.36 |
| 54 | 107.48 | 98.96 | 85.31 | 76.77 | 66.54 | 61.42 | 54.59 | 47.77 |
| 55 | 114.31 | 105.78 | 92.13 | 81.89 | 69.94 | 64.84 | 58.01 | 51.19 |
| 56 | 122.83 | 112.60 | 98.96 | 88.71 | 73.36 | 66.54 | 59.71 | 54.59 |
| 57 | 131.36 | 121.13 | 105.78 | 95.54 | 76.77 | 69.94 | 63.12 | 56.30 |
| 58 | 141.60 | 129.66 | 114.31 | 102.36 | 80.19 | 73.36 | 66.54 | 59.71 |
| 59 | 151.83 | 138.18 | 122.83 | 109.19 | 83.59 | 76.77 | 68.24 | 61.42 |
| 60 | 162.08 | 148.43 | 131.36 | 116.01 | 87.01 | 80.19 | 71.66 | 64.84 |
| 61 | 174.02 | 158.66 | 139.90 | 124.54 | 90.42 | 83.59 | 75.07 | 66.54 |
| 62 | 185.95 | 168.90 | 148.43 | 133.08 | 93.83 | 87.01 | 78.48 | 69.94 |
| 63 | 199.60 | 180.85 | 156.95 | 141.60 | 98.96 | 90.42 | 81.89 | 73.36 |
| 64 | 213.25 | 192.78 | 165.48 | 151.83 | 104.06 | 95.54 | 85.31 | 75.07 |
| 65 | 230.32 | 208.14 | 177.43 | 162.08 | 109.19 | 100.66 | 88.71 | 78.48 |
| 66 | 250.79 | 225.20 | 192.78 | 174.02 | 114.31 | 105.78 | 92.13 | 81.89 |
| 67 | 272.96 | 245.67 | 209.84 | 187.67 | 119.43 | 110.89 | 95.54 | 85.31 |
| 68 | 296.85 | 266.14 | 228.61 | 204.72 | 124.54 | 116.01 | 98.96 | 88.71 |
| 69 | 322.44 | 290.03 | 247.37 | 223.49 | 129.66 | 121.13 | 102.36 | 92.13 |
| 70 | 349.73 | 313.91 | 269.56 | 243.96 | 134.78 | 126.25 | 105.78 | 95.54 |
| 71 | 378.74 | 342.91 | 291.73 | 264.44 | 141.60 | 131.36 | 110.89 | 98.96 |
| 72 | 411.15 | 373.62 | 317.33 | 284.91 | 148.43 | 136.48 | 117.71 | 104.06 |
| 73 | 445.27 | 406.04 | 344.62 | 307.08 | 155.25 | 143.31 | 124.54 | 109.19 |
| 74 | 481.11 | 440.16 | 373.62 | 332.68 | 163.78 | 151.83 | 131.36 | 116.01 |
| 75 | 520.33 | 474.28 | 402.62 | 359.97 | 172.31 | 160.37 | 138.18 | 122.83 |
| 76 | 561.28 | 511.81 | 433.34 | 388.97 | 180.85 | 168.90 | 145.01 | 129.66 |
| 77 | 605.64 | 551.05 | 465.74 | 417.97 | 189.37 | 177.43 | 151.83 | 136.48 |
| 78 | 651.71 | 590.29 | 498.16 | 448.69 | 199.60 | 185.95 | 158.66 | 143.31 |
| 79 | 697.76 | 632.94 | 532.28 | 479.39 | 209.84 | 194.49 | 165.48 | 150.13 |
| 80 | 747.25 | 677.29 | 566.40 | 511.81 | 220.07 | 203.02 | 172.31 | 156.95 |
| 81 | 798.42 | 723.35 | 603.94 | 545.93 | 232.02 | 213.25 | 179.13 | 163.78 |
| 82 | 853.01 | 772.83 | 643.17 | 578.35 | 243.96 | 223.49 | 185.95 | 170.60 |
| 83 | 897.38 | 812.07 | 673.88 | 605.64 | 254.19 | 232.02 | 192.78 | 177.43 |
| 84 | 931.50 | 844.49 | 697.76 | 627.82 | 262.73 | 238.84 | 199.60 | 182.55 |
| 85 | 958.79 | 870.08 | 719.95 | 646.59 | 269.56 | 245.67 | 206.43 | 185.95 |
| 86 | 982.67 | 892.25 | 738.71 | 665.36 | 274.67 | 250.79 | 211.55 | 189.37 |
| 87 | 1,004.85 | 911.02 | 755.77 | 680.71 | 279.79 | 255.91 | 214.97 | 192.78 |
| 88 | 1,023.62 | 928.08 | 771.12 | 692.65 | 284.91 | 259.32 | 218.37 | 196.20 |
| 89 | 1,040.68 | 941.73 | 781.37 | 702.88 | 288.32 | 262.73 | 221.79 | 199.60 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
4 Year Benefit Period - with Compound Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 93.83 | 83.59 | 75.07 | 68.24 | 73.36 | 68.24 | 61.42 | 54.59 |
| 51 | 102.36 | 90.42 | 80.19 | 73.36 | 76.77 | 71.66 | 63.12 | 56.30 |
| 52 | 110.89 | 98.96 | 85.31 | 78.48 | 80.19 | 73.36 | 64.84 | 58.01 |
| 53 | 119.43 | 107.48 | 92.13 | 83.59 | 83.59 | 76.77 | 66.54 | 59.71 |
| 54 | 127.96 | 116.01 | 98.96 | 90.42 | 85.31 | 80.19 | 68.24 | 61.42 |
| 55 | 136.48 | 124.54 | 107.48 | 97.24 | 88.71 | 83.59 | 71.66 | 64.84 |
| 56 | 146.72 | 133.08 | 116.01 | 104.06 | 92.13 | 87.01 | 75.07 | 66.54 |
| 57 | 156.95 | 141.60 | 124.54 | 112.60 | 95.54 | 90.42 | 78.48 | 69.94 |
| 58 | 167.20 | 151.83 | 133.08 | 121.13 | 98.96 | 93.83 | 81.89 | 71.66 |
| 59 | 179.13 | 162.08 | 141.60 | 129.66 | 104.06 | 97.24 | 85.31 | 75.07 |
| 60 | 191.07 | 174.02 | 151.83 | 138.18 | 109.19 | 102.36 | 88.71 | 78.48 |
| 61 | 203.02 | 185.95 | 162.08 | 146.72 | 116.01 | 107.48 | 92.13 | 81.89 |
| 62 | 216.67 | 197.90 | 172.31 | 155.25 | 121.13 | 112.60 | 95.54 | 85.31 |
| 63 | 230.32 | 211.55 | 182.55 | 163.78 | 126.25 | 117.71 | 100.66 | 90.42 |
| 64 | 245.67 | 225.20 | 194.49 | 174.02 | 131.36 | 122.83 | 104.06 | 93.83 |
| 65 | 262.73 | 242.26 | 208.14 | 185.95 | 136.48 | 127.96 | 107.48 | 98.96 |
| 66 | 283.21 | 261.02 | 225.20 | 201.32 | 141.60 | 131.36 | 110.89 | 104.06 |
| 67 | 308.79 | 283.21 | 242.26 | 220.07 | 146.72 | 136.48 | 116.01 | 107.48 |
| 68 | 337.80 | 310.50 | 262.73 | 238.84 | 151.83 | 139.90 | 121.13 | 110.89 |
| 69 | 368.50 | 337.80 | 286.61 | 259.32 | 156.95 | 145.01 | 126.25 | 114.31 |
| 70 | 400.92 | 366.80 | 310.50 | 279.79 | 162.08 | 150.13 | 131.36 | 117.71 |
| 71 | 436.74 | 397.50 | 337.80 | 303.68 | 168.90 | 155.25 | 136.48 | 122.83 |
| 72 | 474.28 | 433.34 | 366.80 | 329.26 | 177.43 | 162.08 | 143.31 | 129.66 |
| 73 | 513.51 | 470.86 | 397.50 | 358.27 | 185.95 | 170.60 | 150.13 | 136.48 |
| 74 | 556.17 | 508.40 | 428.22 | 387.27 | 194.49 | 179.13 | 158.66 | 143.31 |
| 75 | 600.52 | 549.35 | 460.63 | 417.97 | 204.72 | 189.37 | 165.48 | 150.13 |
| 76 | 649.99 | 591.99 | 498.16 | 450.39 | 214.97 | 199.60 | 174.02 | 156.95 |
| 77 | 701.18 | 636.34 | 535.70 | 484.51 | 225.20 | 209.84 | 182.55 | 163.78 |
| 78 | 752.35 | 684.11 | 574.93 | 518.63 | 235.44 | 220.07 | 191.07 | 170.60 |
| 79 | 806.95 | 731.88 | 614.17 | 552.75 | 247.37 | 230.32 | 199.60 | 177.43 |
| 80 | 863.26 | 783.07 | 655.11 | 588.58 | 259.32 | 242.26 | 208.14 | 185.95 |
| 81 | 922.96 | 837.66 | 699.48 | 629.52 | 272.96 | 254.19 | 218.37 | 196.20 |
| 82 | 987.79 | 895.66 | 747.25 | 672.18 | 288.32 | 266.14 | 228.61 | 208.14 |
| 83 | 1,035.56 | 936.60 | 781.37 | 704.59 | 298.56 | 274.67 | 237.14 | 214.97 |
| 84 | 1,071.38 | 969.02 | 808.66 | 728.48 | 305.38 | 283.21 | 243.96 | 220.07 |
| 85 | 1,100.38 | 994.62 | 829.13 | 745.53 | 312.21 | 290.03 | 249.09 | 225.20 |
| 86 | 1,125.98 | 1,018.49 | 846.19 | 759.18 | 319.03 | 295.14 | 252.49 | 228.61 |
| 87 | 1,144.75 | 1,035.56 | 859.84 | 772.83 | 324.15 | 298.56 | 255.91 | 232.02 |
| 88 | 1,160.10 | 1,049.21 | 871.78 | 784.77 | 329.26 | 301.96 | 259.32 | 235.44 |
| 89 | 1,173.75 | 1,059.44 | 880.31 | 793.30 | 332.68 | 305.38 | 262.73 | 238.84 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
5 Year Benefit Period - with Compound Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 109.19 | 98.96 | 87.01 | 78.48 | 85.31 | 78.48 | 71.66 | 64.84 |
| 51 | 116.01 | 105.78 | 92.13 | 81.89 | 90.42 | 81.89 | 75.07 | 66.54 |
| 52 | 122.83 | 112.60 | 97.24 | 87.01 | 95.54 | 87.01 | 78.48 | 69.94 |
| 53 | 131.36 | 119.43 | 102.36 | 92.13 | 100.66 | 90.42 | 81.89 | 73.36 |
| 54 | 139.90 | 127.96 | 109.19 | 98.96 | 104.06 | 95.54 | 85.31 | 76.77 |
| 55 | 148.43 | 136.48 | 117.71 | 105.78 | 109.19 | 100.66 | 90.42 | 80.19 |
| 56 | 158.66 | 146.72 | 126.25 | 112.60 | 114.31 | 105.78 | 93.83 | 83.59 |
| 57 | 170.60 | 158.66 | 136.48 | 121.13 | 117.71 | 110.89 | 97.24 | 87.01 |
| 58 | 182.55 | 170.60 | 146.72 | 131.36 | 122.83 | 116.01 | 100.66 | 90.42 |
| 59 | 196.20 | 182.55 | 156.95 | 139.90 | 127.96 | 119.43 | 104.06 | 93.83 |
| 60 | 209.84 | 194.49 | 167.20 | 148.43 | 133.08 | 122.83 | 107.48 | 97.24 |
| 61 | 223.49 | 206.43 | 177.43 | 158.66 | 138.18 | 127.96 | 110.89 | 100.66 |
| 62 | 237.14 | 220.07 | 187.67 | 168.90 | 143.31 | 133.08 | 114.31 | 104.06 |
| 63 | 252.49 | 233.72 | 199.60 | 179.13 | 148.43 | 138.18 | 119.43 | 107.48 |
| 64 | 269.56 | 249.09 | 213.25 | 191.07 | 153.55 | 143.31 | 124.54 | 112.60 |
| 65 | 290.03 | 266.14 | 226.90 | 204.72 | 158.66 | 148.43 | 129.66 | 117.71 |
| 66 | 313.91 | 286.61 | 243.96 | 221.79 | 163.78 | 153.55 | 133.08 | 121.13 |
| 67 | 341.21 | 312.21 | 266.14 | 240.55 | 168.90 | 158.66 | 138.18 | 124.54 |
| 68 | 371.92 | 339.50 | 290.03 | 261.02 | 174.02 | 163.78 | 143.31 | 127.96 |
| 69 | 404.32 | 368.50 | 313.91 | 283.21 | 180.85 | 168.90 | 148.43 | 131.36 |
| 70 | 438.45 | 399.22 | 341.21 | 307.08 | 187.67 | 174.02 | 153.55 | 136.48 |
| 71 | 475.98 | 435.04 | 370.20 | 332.68 | 196.20 | 180.85 | 160.37 | 143.31 |
| 72 | 518.63 | 474.28 | 402.62 | 361.68 | 206.43 | 189.37 | 167.20 | 150.13 |
| 73 | 562.99 | 513.51 | 435.04 | 392.39 | 216.67 | 199.60 | 174.02 | 156.95 |
| 74 | 609.05 | 554.45 | 469.16 | 423.09 | 226.90 | 209.84 | 182.55 | 163.78 |
| 75 | 656.82 | 598.82 | 504.98 | 455.51 | 238.84 | 221.79 | 191.07 | 172.31 |
| 76 | 709.71 | 646.59 | 544.23 | 491.34 | 250.79 | 233.72 | 201.32 | 180.85 |
| 77 | 764.30 | 696.06 | 585.17 | 527.16 | 262.73 | 245.67 | 211.55 | 189.37 |
| 78 | 820.59 | 747.25 | 626.11 | 564.70 | 274.67 | 257.61 | 221.79 | 199.60 |
| 79 | 878.61 | 800.12 | 668.76 | 602.22 | 286.61 | 269.56 | 232.02 | 209.84 |
| 80 | 940.02 | 854.72 | 714.83 | 643.17 | 300.26 | 281.49 | 243.96 | 220.07 |
| 81 | 1,006.56 | 912.73 | 764.30 | 687.53 | 317.33 | 296.85 | 257.61 | 233.72 |
| 82 | 1,078.21 | 974.14 | 815.49 | 733.60 | 334.38 | 312.21 | 271.26 | 245.67 |
| 83 | 1,129.40 | 1,023.62 | 853.01 | 769.42 | 346.33 | 324.15 | 281.49 | 254.19 |
| 84 | 1,166.92 | 1,057.74 | 882.01 | 795.01 | 356.56 | 330.98 | 290.03 | 259.32 |
| 85 | 1,194.22 | 1,081.63 | 902.48 | 812.07 | 363.38 | 337.80 | 295.14 | 264.44 |
| 86 | 1,218.11 | 1,100.38 | 919.55 | 827.42 | 370.20 | 344.62 | 300.26 | 269.56 |
| 87 | 1,233.46 | 1,115.75 | 931.50 | 837.66 | 375.33 | 349.73 | 305.38 | 272.96 |
| 88 | 1,247.11 | 1,127.68 | 940.02 | 846.19 | 378.74 | 353.15 | 308.79 | 276.38 |
| 89 | 1,255.63 | 1,136.22 | 948.55 | 854.72 | 382.15 | 356.56 | 312.21 | 279.79 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
8 Year Benefit Period - with Compund Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 126.25 | 119.43 | 102.36 | 93.83 | 93.83 | 88.71 | 78.48 | 71.66 |
| 51 | 131.36 | 122.83 | 105.78 | 97.24 | 98.96 | 93.83 | 83.59 | 76.77 |
| 52 | 138.18 | 127.96 | 110.89 | 100.66 | 104.06 | 98.96 | 87.01 | 80.19 |
| 53 | 146.72 | 134.78 | 117.71 | 105.78 | 109.19 | 104.06 | 92.13 | 85.31 |
| 54 | 156.95 | 143.31 | 126.25 | 112.60 | 114.31 | 109.19 | 95.54 | 88.71 |
| 55 | 167.20 | 153.55 | 134.78 | 119.43 | 119.43 | 114.31 | 100.66 | 92.13 |
| 56 | 179.13 | 165.48 | 143.31 | 127.96 | 124.54 | 117.71 | 104.06 | 95.54 |
| 57 | 191.07 | 177.43 | 151.83 | 136.48 | 129.66 | 122.83 | 109.19 | 98.96 |
| 58 | 204.72 | 189.37 | 162.08 | 145.01 | 134.78 | 127.96 | 112.60 | 102.36 |
| 59 | 218.37 | 201.32 | 172.31 | 155.25 | 139.90 | 133.08 | 116.01 | 105.78 |
| 60 | 233.72 | 213.25 | 182.55 | 167.20 | 145.01 | 136.48 | 119.43 | 109.19 |
| 61 | 249.09 | 226.90 | 194.49 | 177.43 | 150.13 | 141.60 | 124.54 | 112.60 |
| 62 | 264.44 | 242.26 | 206.43 | 187.67 | 155.25 | 146.72 | 127.96 | 116.01 |
| 63 | 279.79 | 257.61 | 220.07 | 199.60 | 160.37 | 151.83 | 131.36 | 119.43 |
| 64 | 296.85 | 274.67 | 233.72 | 211.55 | 165.48 | 156.95 | 134.78 | 122.83 |
| 65 | 317.33 | 293.44 | 249.09 | 225.20 | 170.60 | 160.37 | 139.90 | 127.96 |
| 66 | 342.91 | 313.91 | 267.84 | 242.26 | 175.72 | 165.48 | 143.31 | 131.36 |
| 67 | 371.92 | 339.50 | 291.73 | 262.73 | 180.85 | 170.60 | 146.72 | 134.78 |
| 68 | 406.04 | 368.50 | 315.61 | 284.91 | 187.67 | 175.72 | 151.83 | 138.18 |
| 69 | 440.16 | 400.92 | 341.21 | 307.08 | 194.49 | 180.85 | 156.95 | 143.31 |
| 70 | 475.98 | 435.04 | 370.20 | 332.68 | 201.32 | 187.67 | 163.78 | 148.43 |
| 71 | 515.23 | 472.57 | 400.92 | 359.97 | 209.84 | 196.20 | 172.31 | 155.25 |
| 72 | 561.28 | 513.51 | 435.04 | 390.68 | 220.07 | 204.72 | 180.85 | 162.08 |
| 73 | 609.05 | 554.45 | 469.16 | 421.39 | 232.02 | 214.97 | 189.37 | 170.60 |
| 74 | 656.82 | 598.82 | 504.98 | 455.51 | 243.96 | 225.20 | 199.60 | 179.13 |
| 75 | 708.00 | 644.88 | 544.23 | 489.63 | 255.91 | 235.44 | 208.14 | 187.67 |
| 76 | 762.60 | 694.36 | 583.47 | 525.46 | 267.84 | 245.67 | 218.37 | 196.20 |
| 77 | 818.89 | 745.53 | 626.11 | 562.99 | 281.49 | 255.91 | 228.61 | 206.43 |
| 78 | 878.61 | 798.42 | 670.46 | 602.22 | 295.14 | 269.56 | 238.84 | 216.67 |
| 79 | 940.02 | 853.01 | 714.83 | 641.47 | 308.79 | 284.91 | 250.79 | 226.90 |
| 80 | 1,004.85 | 911.02 | 760.89 | 684.11 | 324.15 | 301.96 | 264.44 | 237.14 |
| 81 | 1,074.80 | 972.44 | 812.07 | 730.18 | 344.62 | 320.73 | 279.79 | 250.79 |
| 82 | 1,146.45 | 1,038.97 | 863.26 | 777.95 | 365.10 | 341.21 | 296.85 | 266.14 |
| 83 | 1,202.74 | 1,090.15 | 905.90 | 815.49 | 382.15 | 356.56 | 308.79 | 276.38 |
| 84 | 1,243.69 | 1,125.98 | 933.20 | 839.36 | 392.39 | 366.80 | 315.61 | 283.21 |
| 85 | 1,272.70 | 1,148.15 | 953.67 | 856.43 | 399.22 | 371.92 | 320.73 | 288.32 |
| 86 | 1,293.17 | 1,166.92 | 969.02 | 871.78 | 404.32 | 377.03 | 325.85 | 293.44 |
| 87 | 1,305.11 | 1,178.87 | 980.97 | 880.31 | 407.74 | 380.45 | 329.26 | 296.85 |
| 88 | 1,315.35 | 1,189.10 | 987.79 | 887.13 | 411.15 | 383.85 | 332.68 | 300.26 |
| 89 | 1,323.88 | 1,197.64 | 994.62 | 893.96 | 414.57 | 387.27 | 336.08 | 303.68 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
Lifetime Benefit Period - with Compund Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 138.18 | 129.66 | 112.60 | 98.96 | 102.36 | 95.54 | 85.31 | 75.07 |
| 51 | 146.72 | 136.48 | 117.71 | 102.36 | 107.48 | 100.66 | 90.42 | 78.48 |
| 52 | 155.25 | 143.31 | 122.83 | 107.48 | 112.60 | 105.78 | 95.54 | 83.59 |
| 53 | 165.48 | 151.83 | 129.66 | 114.31 | 117.71 | 110.89 | 100.66 | 88.71 |
| 54 | 177.43 | 162.08 | 138.18 | 121.13 | 122.83 | 116.01 | 105.78 | 93.83 |
| 55 | 189.37 | 172.31 | 148.43 | 131.36 | 129.66 | 121.13 | 110.89 | 98.96 |
| 56 | 201.32 | 184.25 | 158.66 | 141.60 | 134.78 | 126.25 | 114.31 | 104.06 |
| 57 | 214.97 | 196.20 | 168.90 | 151.83 | 139.90 | 131.36 | 117.71 | 109.19 |
| 58 | 228.61 | 208.14 | 179.13 | 162.08 | 145.01 | 136.48 | 121.13 | 112.60 |
| 59 | 242.26 | 221.79 | 189.37 | 172.31 | 150.13 | 141.60 | 124.54 | 116.01 |
| 60 | 255.91 | 235.44 | 199.60 | 182.55 | 155.25 | 146.72 | 127.96 | 119.43 |
| 61 | 272.96 | 249.09 | 211.55 | 192.78 | 160.37 | 151.83 | 133.08 | 122.83 |
| 62 | 290.03 | 264.44 | 223.49 | 203.02 | 165.48 | 156.95 | 136.48 | 126.25 |
| 63 | 307.08 | 279.79 | 238.84 | 214.97 | 170.60 | 162.08 | 139.90 | 129.66 |
| 64 | 324.15 | 296.85 | 254.19 | 228.61 | 175.72 | 167.20 | 143.31 | 133.08 |
| 65 | 344.62 | 315.61 | 271.26 | 242.26 | 180.85 | 172.31 | 148.43 | 136.48 |
| 66 | 371.92 | 339.50 | 291.73 | 261.02 | 185.95 | 177.43 | 151.83 | 139.90 |
| 67 | 402.62 | 368.50 | 315.61 | 283.21 | 191.07 | 182.55 | 155.25 | 143.31 |
| 68 | 436.74 | 399.22 | 341.21 | 307.08 | 196.20 | 187.67 | 160.37 | 146.72 |
| 69 | 472.57 | 433.34 | 368.50 | 330.98 | 203.02 | 192.78 | 165.48 | 151.83 |
| 70 | 511.81 | 469.16 | 397.50 | 358.27 | 213.25 | 197.90 | 174.02 | 156.95 |
| 71 | 556.17 | 506.69 | 429.92 | 387.27 | 223.49 | 204.72 | 182.55 | 163.78 |
| 72 | 602.22 | 549.35 | 465.74 | 417.97 | 235.44 | 214.97 | 192.78 | 172.31 |
| 73 | 651.71 | 595.40 | 503.28 | 452.09 | 247.37 | 226.90 | 201.32 | 182.55 |
| 74 | 701.18 | 641.47 | 540.81 | 486.21 | 261.02 | 238.84 | 209.84 | 191.07 |
| 75 | 755.77 | 689.23 | 580.05 | 522.05 | 274.67 | 250.79 | 220.07 | 199.60 |
| 76 | 813.77 | 740.42 | 622.70 | 559.58 | 288.32 | 262.73 | 232.02 | 209.84 |
| 77 | 873.48 | 795.01 | 667.06 | 600.52 | 301.96 | 276.38 | 243.96 | 218.37 |
| 78 | 936.60 | 849.61 | 711.41 | 641.47 | 315.61 | 293.44 | 255.91 | 228.61 |
| 79 | 999.74 | 907.61 | 757.48 | 682.41 | 330.98 | 310.50 | 269.56 | 242.26 |
| 80 | 1,066.26 | 967.32 | 805.24 | 725.06 | 348.03 | 329.26 | 284.91 | 257.61 |
| 81 | 1,139.62 | 1,032.14 | 858.13 | 772.83 | 370.20 | 349.73 | 301.96 | 272.96 |
| 82 | 1,214.69 | 1,100.38 | 912.73 | 822.31 | 394.10 | 368.50 | 319.03 | 288.32 |
| 83 | 1,272.70 | 1,153.27 | 953.67 | 858.13 | 409.45 | 382.15 | 332.68 | 298.56 |
| 84 | 1,315.35 | 1,187.39 | 982.67 | 882.01 | 419.69 | 392.39 | 344.62 | 305.38 |
| 85 | 1,346.05 | 1,211.28 | 1,001.44 | 900.78 | 428.22 | 400.92 | 351.45 | 312.21 |
| 86 | 1,366.52 | 1,228.34 | 1,015.09 | 914.43 | 433.34 | 407.74 | 356.56 | 317.33 |
| 87 | 1,378.47 | 1,241.99 | 1,027.03 | 922.96 | 438.45 | 412.86 | 359.97 | 320.73 |
| 88 | 1,387.00 | 1,250.51 | 1,035.56 | 929.78 | 441.86 | 416.27 | 363.38 | 324.15 |
| 89 | 1,395.53 | 1,259.05 | 1,044.09 | 936.60 | 445.27 | 419.69 | 366.80 | 327.56 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
1 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | | | | | 23.89 | 22.18 | 18.77 | 15.35 |
| 51 | | | | | 25.59 | 23.89 | 20.47 | 17.07 |
| 52 | | | | | 27.30 | 25.59 | 22.18 | 18.77 |
| 53 | | | | | 29.00 | 27.30 | 23.89 | 20.47 |
| 54 | | | | | 30.71 | 29.00 | 25.59 | 22.18 |
| 55 | | | | | 32.42 | 30.71 | 27.30 | 23.89 |
| 56 | | | | | 34.12 | 32.42 | 29.00 | 25.59 |
| 57 | | | | | 35.82 | 34.12 | 30.71 | 27.30 |
| 58 | | | | | 37.54 | 35.82 | 32.42 | 29.00 |
| 59 | | NOT | | | 39.24 | 37.54 | 34.12 | 30.71 |
| 60 | | AVAILABLE | | | 40.94 | 39.24 | 35.82 | 32.42 |
| 61 | | | | | 44.36 | 40.94 | 37.54 | 34.12 |
| 62 | | | | | 47.77 | 44.36 | 39.24 | 35.82 |
| 63 | | | | | 51.19 | 46.07 | 40.94 | 37.54 |
| 64 | | | | | 54.59 | 49.47 | 42.65 | 39.24 |
| 65 | | | | | 58.01 | 51.19 | 44.36 | 40.94 |
| 66 | | | | | 61.42 | 54.59 | 46.07 | 42.65 |
| 67 | | | | | 64.84 | 58.01 | 47.77 | 44.36 |
| 68 | | | | | 68.24 | 63.12 | 51.19 | 47.77 |
| 69 | | | | | 71.66 | 68.24 | 56.30 | 49.47 |
| 70 | | | | | 76.77 | 73.36 | 61.42 | 52.89 |
| 71 | | | | | 83.59 | 78.48 | 66.54 | 58.01 |
| 72 | | | | | 90.42 | 83.59 | 71.66 | 63.12 |
| 73 | | | | | 97.24 | 90.42 | 76.77 | 68.24 |
| 74 | | | | | 104.06 | 95.54 | 81.89 | 71.66 |
| 75 | | | | | 110.89 | 102.36 | 87.01 | 76.77 |
| 76 | | | | | 117.71 | 109.19 | 92.13 | 83.59 |
| 77 | | | | | 126.25 | 116.01 | 97.24 | 90.42 |
| 78 | | | | | 134.78 | 124.54 | 104.06 | 97.24 |
| 79 | | | | | 143.31 | 133.08 | 110.89 | 102.36 |
| 80 | | | | | 153.55 | 141.60 | 117.71 | 107.48 |
| 81 | | | | | 162.08 | 150.13 | 124.54 | 112.60 |
| 82 | | | | | 174.02 | 156.95 | 133.08 | 117.71 |
| 83 | | | | | 182.55 | 163.78 | 138.18 | 122.83 |
| 84 | | | | | 189.37 | 170.60 | 143.31 | 127.96 |
| 85 | | | | | 196.20 | 177.43 | 148.43 | 133.08 |
| 86 | | | | | 203.02 | 182.55 | 153.55 | 138.18 |
| 87 | | | | | 209.84 | 185.95 | 156.95 | 141.60 |
| 88 | | | | | 214.97 | 189.37 | 160.37 | 145.01 |
| 89 | | | | | 220.07 | 192.78 | 163.78 | 148.43 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
2 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 47.77 | 42.65 | 35.82 | 32.42 | 32.42 | 29.00 | 25.59 | 22.18 |
| 51 | 51.19 | 44.36 | 37.54 | 34.12 | 34.12 | 30.71 | 27.30 | 23.89 |
| 52 | 54.59 | 47.77 | 39.24 | 35.82 | 35.82 | 32.42 | 29.00 | 25.59 |
| 53 | 58.01 | 51.19 | 42.65 | 39.24 | 37.54 | 34.12 | 30.71 | 27.30 |
| 54 | 61.42 | 56.30 | 46.07 | 42.65 | 39.24 | 35.82 | 32.42 | 29.00 |
| 55 | 66.54 | 61.42 | 51.19 | 46.07 | 42.65 | 39.24 | 34.12 | 30.71 |
| 56 | 73.36 | 66.54 | 56.30 | 49.47 | 44.36 | 42.65 | 35.82 | 32.42 |
| 57 | 80.19 | 71.66 | 61.42 | 54.59 | 47.77 | 44.36 | 37.54 | 34.12 |
| 58 | 87.01 | 78.48 | 68.24 | 61.42 | 49.47 | 47.77 | 39.24 | 35.82 |
| 59 | 95.54 | 85.31 | 75.07 | 66.54 | 51.19 | 49.47 | 42.65 | 37.54 |
| 60 | 102.36 | 93.83 | 80.19 | 73.36 | 54.59 | 51.19 | 44.36 | 39.24 |
| 61 | 112.60 | 102.36 | 87.01 | 78.48 | 56.30 | 54.59 | 47.77 | 40.94 |
| 62 | 122.83 | 110.89 | 95.54 | 83.59 | 59.71 | 56.30 | 49.47 | 44.36 |
| 63 | 131.36 | 119.43 | 100.66 | 90.42 | 63.12 | 59.71 | 51.19 | 46.07 |
| 64 | 143.31 | 129.66 | 110.89 | 97.24 | 66.54 | 61.42 | 54.59 | 49.47 |
| 65 | 155.25 | 141.60 | 121.13 | 105.78 | 69.94 | 66.54 | 56.30 | 51.19 |
| 66 | 170.60 | 156.95 | 133.08 | 117.71 | 73.36 | 69.94 | 59.71 | 54.59 |
| 67 | 187.67 | 170.60 | 146.72 | 129.66 | 80.19 | 73.36 | 63.12 | 56.30 |
| 68 | 206.43 | 187.67 | 160.37 | 143.31 | 83.59 | 78.48 | 64.84 | 58.01 |
| 69 | 226.90 | 206.43 | 177.43 | 160.37 | 88.71 | 83.59 | 68.24 | 61.42 |
| 70 | 250.79 | 226.90 | 192.78 | 174.02 | 93.83 | 88.71 | 73.36 | 64.84 |
| 71 | 274.67 | 249.09 | 211.55 | 191.07 | 100.66 | 93.83 | 78.48 | 69.94 |
| 72 | 301.96 | 272.96 | 232.02 | 208.14 | 107.48 | 98.96 | 83.59 | 75.07 |
| 73 | 329.26 | 300.26 | 254.19 | 228.61 | 114.31 | 105.78 | 90.42 | 80.19 |
| 74 | 356.56 | 324.15 | 274.67 | 249.09 | 121.13 | 112.60 | 93.83 | 85.31 |
| 75 | 385.57 | 351.45 | 296.85 | 269.56 | 127.96 | 119.43 | 98.96 | 90.42 |
| 76 | 419.69 | 382.15 | 322.44 | 291.73 | 134.78 | 124.54 | 104.06 | 95.54 |
| 77 | 452.09 | 412.86 | 348.03 | 312.21 | 141.60 | 131.36 | 110.89 | 102.36 |
| 78 | 486.21 | 445.27 | 373.62 | 334.38 | 150.13 | 139.90 | 117.71 | 109.19 |
| 79 | 523.75 | 475.98 | 400.92 | 358.27 | 158.66 | 148.43 | 124.54 | 114.31 |
| 80 | 559.58 | 510.10 | 426.51 | 383.85 | 168.90 | 156.95 | 131.36 | 119.43 |
| 81 | 600.52 | 545.93 | 457.21 | 412.86 | 179.13 | 165.48 | 138.18 | 124.54 |
| 82 | 643.17 | 585.17 | 486.21 | 438.45 | 187.67 | 172.31 | 145.01 | 129.66 |
| 83 | 679.00 | 614.17 | 515.23 | 462.34 | 196.20 | 179.13 | 150.13 | 134.78 |
| 84 | 708.00 | 641.47 | 537.40 | 481.11 | 204.72 | 184.25 | 155.25 | 139.90 |
| 85 | 735.30 | 663.64 | 559.58 | 501.58 | 213.25 | 189.37 | 158.66 | 143.31 |
| 86 | 757.48 | 684.11 | 574.93 | 518.63 | 220.07 | 194.49 | 162.08 | 146.72 |
| 87 | 779.65 | 704.59 | 590.29 | 532.28 | 225.20 | 197.90 | 165.48 | 150.13 |
| 88 | 800.12 | 725.06 | 607.34 | 547.63 | 230.32 | 201.32 | 168.90 | 153.55 |
| 89 | 818.89 | 740.42 | 620.99 | 559.58 | 235.44 | 206.43 | 172.31 | 156.95 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
3 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 59.71 | 52.89 | 44.36 | 40.94 | 42.65 | 39.24 | 35.82 | 32.42 |
| 51 | 63.12 | 56.30 | 47.77 | 44.36 | 46.07 | 42.65 | 37.54 | 34.12 |
| 52 | 68.24 | 61.42 | 51.19 | 47.77 | 47.77 | 46.07 | 40.94 | 35.82 |
| 53 | 73.36 | 66.54 | 54.59 | 51.19 | 52.89 | 49.47 | 42.65 | 37.54 |
| 54 | 78.48 | 71.66 | 61.42 | 54.59 | 56.30 | 51.19 | 46.07 | 39.24 |
| 55 | 83.59 | 78.48 | 68.24 | 59.71 | 59.71 | 52.89 | 47.77 | 42.65 |
| 56 | 92.13 | 83.59 | 73.36 | 66.54 | 63.12 | 56.30 | 49.47 | 46.07 |
| 57 | 98.96 | 92.13 | 78.48 | 71.66 | 64.84 | 58.01 | 52.89 | 47.77 |
| 58 | 107.48 | 98.96 | 87.01 | 78.48 | 68.24 | 61.42 | 56.30 | 49.47 |
| 59 | 117.71 | 107.48 | 95.54 | 85.31 | 71.66 | 64.84 | 58.01 | 51.19 |
| 60 | 127.96 | 117.71 | 102.36 | 92.13 | 75.07 | 68.24 | 61.42 | 54.59 |
| 61 | 138.18 | 127.96 | 110.89 | 100.66 | 78.48 | 71.66 | 64.84 | 56.30 |
| 62 | 150.13 | 136.48 | 119.43 | 107.48 | 80.19 | 75.07 | 68.24 | 59.71 |
| 63 | 163.78 | 148.43 | 127.96 | 116.01 | 85.31 | 78.48 | 71.66 | 63.12 |
| 64 | 177.43 | 158.66 | 138.18 | 124.54 | 90.42 | 83.59 | 75.07 | 66.54 |
| 65 | 194.49 | 174.02 | 150.13 | 134.78 | 95.54 | 87.01 | 78.48 | 69.94 |
| 66 | 213.25 | 191.07 | 165.48 | 148.43 | 102.36 | 93.83 | 81.89 | 71.66 |
| 67 | 235.44 | 213.25 | 182.55 | 162.08 | 105.78 | 98.96 | 85.31 | 75.07 |
| 68 | 261.02 | 233.72 | 201.32 | 179.13 | 110.89 | 104.06 | 88.71 | 78.48 |
| 69 | 284.91 | 255.91 | 220.07 | 199.60 | 116.01 | 109.19 | 92.13 | 83.59 |
| 70 | 313.91 | 281.49 | 240.55 | 218.37 | 122.83 | 114.31 | 97.24 | 87.01 |
| 71 | 342.91 | 310.50 | 262.73 | 238.84 | 129.66 | 119.43 | 102.36 | 90.42 |
| 72 | 375.33 | 341.21 | 290.03 | 261.02 | 136.48 | 124.54 | 107.48 | 95.54 |
| 73 | 411.15 | 375.33 | 317.33 | 284.91 | 143.31 | 131.36 | 114.31 | 100.66 |
| 74 | 446.99 | 409.45 | 346.33 | 308.79 | 151.83 | 139.90 | 121.13 | 107.48 |
| 75 | 486.21 | 443.57 | 375.33 | 336.08 | 160.37 | 148.43 | 127.96 | 114.31 |
| 76 | 525.46 | 477.69 | 404.32 | 363.38 | 168.90 | 156.95 | 134.78 | 121.13 |
| 77 | 568.10 | 516.93 | 436.74 | 392.39 | 177.43 | 165.48 | 141.60 | 127.96 |
| 78 | 614.17 | 556.17 | 469.16 | 423.09 | 187.67 | 174.02 | 148.43 | 134.78 |
| 79 | 658.53 | 598.82 | 503.28 | 452.09 | 197.90 | 182.55 | 155.25 | 141.60 |
| 80 | 709.71 | 643.17 | 537.40 | 486.21 | 206.43 | 191.07 | 162.08 | 148.43 |
| 81 | 759.18 | 687.53 | 574.93 | 520.33 | 218.37 | 201.32 | 168.90 | 155.25 |
| 82 | 813.77 | 738.71 | 614.17 | 552.75 | 230.32 | 211.55 | 175.72 | 162.08 |
| 83 | 859.84 | 777.95 | 644.88 | 580.05 | 240.55 | 220.07 | 182.55 | 168.90 |
| 84 | 893.96 | 810.37 | 670.46 | 603.94 | 249.09 | 226.90 | 189.37 | 174.02 |
| 85 | 922.96 | 837.66 | 692.65 | 622.70 | 255.91 | 233.72 | 196.20 | 177.43 |
| 86 | 948.55 | 861.54 | 713.12 | 643.17 | 261.02 | 238.84 | 201.32 | 180.85 |
| 87 | 972.44 | 882.01 | 731.88 | 660.23 | 267.84 | 243.96 | 204.72 | 184.25 |
| 88 | 994.62 | 902.48 | 747.25 | 672.18 | 272.96 | 247.37 | 208.14 | 187.67 |
| 89 | 1,013.39 | 916.13 | 760.89 | 684.11 | 276.38 | 250.79 | 211.55 | 191.07 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
4 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 64.84 | 56.30 | 51.19 | 47.77 | 59.71 | 54.59 | 49.47 | 44.36 |
| 51 | 71.66 | 63.12 | 56.30 | 51.19 | 63.12 | 58.01 | 51.19 | 46.07 |
| 52 | 76.77 | 69.94 | 61.42 | 56.30 | 66.54 | 59.71 | 52.89 | 47.77 |
| 53 | 85.31 | 76.77 | 66.54 | 59.71 | 69.94 | 63.12 | 54.59 | 49.47 |
| 54 | 93.83 | 83.59 | 71.66 | 64.84 | 71.66 | 66.54 | 58.01 | 51.19 |
| 55 | 100.66 | 90.42 | 78.48 | 69.94 | 75.07 | 69.94 | 59.71 | 52.89 |
| 56 | 110.89 | 97.24 | 87.01 | 76.77 | 78.48 | 73.36 | 63.12 | 56.30 |
| 57 | 119.43 | 105.78 | 93.83 | 85.31 | 81.89 | 76.77 | 66.54 | 58.01 |
| 58 | 127.96 | 116.01 | 102.36 | 92.13 | 85.31 | 80.19 | 69.94 | 61.42 |
| 59 | 138.18 | 126.25 | 110.89 | 100.66 | 88.71 | 83.59 | 71.66 | 63.12 |
| 60 | 150.13 | 136.48 | 119.43 | 109.19 | 93.83 | 88.71 | 75.07 | 66.54 |
| 61 | 162.08 | 148.43 | 127.96 | 116.01 | 100.66 | 92.13 | 78.48 | 69.94 |
| 62 | 174.02 | 160.37 | 138.18 | 124.54 | 104.06 | 97.24 | 81.89 | 73.36 |
| 63 | 187.67 | 172.31 | 148.43 | 133.08 | 109.19 | 102.36 | 87.01 | 78.48 |
| 64 | 203.02 | 185.95 | 160.37 | 143.31 | 114.31 | 107.48 | 90.42 | 81.89 |
| 65 | 220.07 | 203.02 | 175.72 | 155.25 | 119.43 | 112.60 | 93.83 | 87.01 |
| 66 | 240.55 | 221.79 | 191.07 | 170.60 | 126.25 | 116.01 | 98.96 | 92.13 |
| 67 | 266.14 | 243.96 | 209.84 | 189.37 | 131.36 | 122.83 | 104.06 | 95.54 |
| 68 | 295.14 | 271.26 | 230.32 | 209.84 | 136.48 | 126.25 | 109.19 | 98.96 |
| 69 | 325.85 | 298.56 | 252.49 | 228.61 | 143.31 | 131.36 | 114.31 | 102.36 |
| 70 | 356.56 | 327.56 | 278.09 | 249.09 | 148.43 | 136.48 | 119.43 | 107.48 |
| 71 | 394.10 | 359.97 | 303.68 | 272.96 | 155.25 | 143.31 | 124.54 | 112.60 |
| 72 | 431.62 | 394.10 | 334.38 | 300.26 | 163.78 | 150.13 | 131.36 | 119.43 |
| 73 | 472.57 | 433.34 | 366.80 | 330.98 | 170.60 | 156.95 | 138.18 | 126.25 |
| 74 | 516.93 | 472.57 | 399.22 | 358.27 | 179.13 | 165.48 | 146.72 | 133.08 |
| 75 | 559.58 | 513.51 | 429.92 | 388.97 | 191.07 | 175.72 | 153.55 | 139.90 |
| 76 | 609.05 | 554.45 | 465.74 | 421.39 | 199.60 | 185.95 | 162.08 | 146.72 |
| 77 | 658.53 | 598.82 | 501.58 | 453.81 | 209.84 | 196.20 | 170.60 | 153.55 |
| 78 | 709.71 | 644.88 | 540.81 | 487.93 | 220.07 | 206.43 | 179.13 | 160.37 |
| 79 | 762.60 | 692.65 | 581.75 | 523.75 | 232.02 | 216.67 | 187.67 | 167.20 |
| 80 | 818.89 | 742.12 | 620.99 | 559.58 | 243.96 | 228.61 | 196.20 | 174.02 |
| 81 | 878.61 | 796.72 | 667.06 | 598.82 | 255.91 | 238.84 | 204.72 | 184.25 |
| 82 | 943.43 | 854.72 | 713.12 | 641.47 | 272.96 | 250.79 | 214.97 | 196.20 |
| 83 | 991.20 | 895.66 | 748.95 | 673.88 | 283.21 | 259.32 | 225.20 | 203.02 |
| 84 | 1,027.03 | 929.78 | 776.24 | 699.48 | 290.03 | 267.84 | 232.02 | 208.14 |
| 85 | 1,059.44 | 957.08 | 798.42 | 718.23 | 296.85 | 276.38 | 237.14 | 214.97 |
| 86 | 1,086.73 | 982.67 | 817.19 | 733.60 | 303.68 | 281.49 | 240.55 | 218.37 |
| 87 | 1,108.92 | 1,001.44 | 832.54 | 748.95 | 308.79 | 284.91 | 243.96 | 221.79 |
| 88 | 1,125.98 | 1,020.21 | 846.19 | 762.60 | 315.61 | 288.32 | 247.37 | 225.20 |
| 89 | 1,143.04 | 1,032.14 | 858.13 | 772.83 | 319.03 | 291.73 | 250.79 | 228.61 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
5 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 75.07 | 66.54 | 59.71 | 52.89 | 69.94 | 63.12 | 58.01 | 52.89 |
| 51 | 81.89 | 73.36 | 63.12 | 56.30 | 73.36 | 66.54 | 61.42 | 54.59 |
| 52 | 87.01 | 80.19 | 68.24 | 61.42 | 78.48 | 71.66 | 64.84 | 58.01 |
| 53 | 93.83 | 85.31 | 71.66 | 66.54 | 83.59 | 75.07 | 68.24 | 61.42 |
| 54 | 100.66 | 90.42 | 78.48 | 71.66 | 87.01 | 80.19 | 71.66 | 64.84 |
| 55 | 109.19 | 98.96 | 85.31 | 76.77 | 92.13 | 85.31 | 76.77 | 68.24 |
| 56 | 117.71 | 107.48 | 93.83 | 83.59 | 97.24 | 90.42 | 80.19 | 69.94 |
| 57 | 127.96 | 117.71 | 102.36 | 92.13 | 100.66 | 93.83 | 83.59 | 73.36 |
| 58 | 138.18 | 129.66 | 110.89 | 100.66 | 105.78 | 98.96 | 87.01 | 76.77 |
| 59 | 150.13 | 139.90 | 119.43 | 107.48 | 109.19 | 102.36 | 88.71 | 80.19 |
| 60 | 163.78 | 151.83 | 129.66 | 116.01 | 114.31 | 105.78 | 92.13 | 83.59 |
| 61 | 175.72 | 163.78 | 139.90 | 124.54 | 119.43 | 110.89 | 95.54 | 87.01 |
| 62 | 189.37 | 177.43 | 150.13 | 134.78 | 122.83 | 116.01 | 98.96 | 90.42 |
| 63 | 204.72 | 191.07 | 162.08 | 145.01 | 127.96 | 119.43 | 102.36 | 93.83 |
| 64 | 221.79 | 204.72 | 175.72 | 156.95 | 133.08 | 124.54 | 109.19 | 98.96 |
| 65 | 242.26 | 221.79 | 189.37 | 172.31 | 138.18 | 129.66 | 114.31 | 104.06 |
| 66 | 266.14 | 243.96 | 206.43 | 187.67 | 143.31 | 136.48 | 119.43 | 107.48 |
| 67 | 291.73 | 267.84 | 228.61 | 206.43 | 150.13 | 141.60 | 122.83 | 110.89 |
| 68 | 324.15 | 296.85 | 252.49 | 226.90 | 156.95 | 148.43 | 127.96 | 116.01 |
| 69 | 356.56 | 324.15 | 276.38 | 249.09 | 163.78 | 153.55 | 134.78 | 119.43 |
| 70 | 388.97 | 354.85 | 301.96 | 272.96 | 170.60 | 158.66 | 141.60 | 124.54 |
| 71 | 428.22 | 390.68 | 332.68 | 298.56 | 179.13 | 165.48 | 146.72 | 129.66 |
| 72 | 470.86 | 431.62 | 365.10 | 329.26 | 189.37 | 174.02 | 153.55 | 138.18 |
| 73 | 518.63 | 472.57 | 399.22 | 359.97 | 201.32 | 184.25 | 160.37 | 145.01 |
| 74 | 562.99 | 513.51 | 435.04 | 392.39 | 211.55 | 194.49 | 168.90 | 151.83 |
| 75 | 612.47 | 557.87 | 470.86 | 424.80 | 221.79 | 206.43 | 177.43 | 160.37 |
| 76 | 663.64 | 605.64 | 508.40 | 458.92 | 233.72 | 218.37 | 187.67 | 168.90 |
| 77 | 716.53 | 653.41 | 549.35 | 494.75 | 245.67 | 230.32 | 197.90 | 177.43 |
| 78 | 774.54 | 702.88 | 590.29 | 530.58 | 257.61 | 242.26 | 208.14 | 187.67 |
| 79 | 830.84 | 755.77 | 632.94 | 569.82 | 269.56 | 252.49 | 218.37 | 196.20 |
| 80 | 892.25 | 812.07 | 677.29 | 610.76 | 283.21 | 264.44 | 228.61 | 206.43 |
| 81 | 958.79 | 868.36 | 726.77 | 655.11 | 300.26 | 279.79 | 242.26 | 220.07 |
| 82 | 1,030.44 | 929.78 | 777.95 | 699.48 | 315.61 | 295.14 | 255.91 | 232.02 |
| 83 | 1,081.63 | 979.26 | 817.19 | 737.00 | 327.56 | 307.08 | 266.14 | 240.55 |
| 84 | 1,119.15 | 1,015.09 | 846.19 | 762.60 | 337.80 | 313.91 | 274.67 | 245.67 |
| 85 | 1,149.87 | 1,042.38 | 868.36 | 783.07 | 344.62 | 320.73 | 279.79 | 250.79 |
| 86 | 1,175.45 | 1,062.86 | 888.84 | 798.42 | 351.45 | 327.56 | 286.61 | 255.91 |
| 87 | 1,194.22 | 1,079.91 | 900.78 | 812.07 | 358.27 | 334.38 | 291.73 | 261.02 |
| 88 | 1,211.28 | 1,095.27 | 912.73 | 820.59 | 361.68 | 337.80 | 295.14 | 264.44 |
| 89 | 1,223.22 | 1,105.50 | 922.96 | 830.84 | 365.10 | 341.21 | 298.56 | 267.84 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
8 Year Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 87.01 | 80.19 | 69.94 | 64.84 | 76.77 | 71.66 | 63.12 | 58.01 |
| 51 | 92.13 | 85.31 | 73.36 | 66.54 | 81.89 | 76.77 | 68.24 | 63.12 |
| 52 | 97.24 | 90.42 | 76.77 | 69.94 | 87.01 | 80.19 | 71.66 | 66.54 |
| 53 | 104.06 | 95.54 | 83.59 | 75.07 | 92.13 | 87.01 | 76.77 | 71.66 |
| 54 | 114.31 | 102.36 | 90.42 | 80.19 | 97.24 | 92.13 | 80.19 | 75.07 |
| 55 | 121.13 | 110.89 | 98.96 | 87.01 | 100.66 | 97.24 | 85.31 | 78.48 |
| 56 | 133.08 | 122.83 | 105.78 | 93.83 | 105.78 | 100.66 | 88.71 | 81.89 |
| 57 | 143.31 | 134.78 | 114.31 | 102.36 | 110.89 | 104.06 | 92.13 | 85.31 |
| 58 | 155.25 | 145.01 | 122.83 | 110.89 | 114.31 | 109.19 | 95.54 | 87.01 |
| 59 | 167.20 | 155.25 | 131.36 | 119.43 | 119.43 | 114.31 | 98.96 | 90.42 |
| 60 | 182.55 | 165.48 | 141.60 | 129.66 | 124.54 | 117.71 | 102.36 | 93.83 |
| 61 | 196.20 | 179.13 | 153.55 | 139.90 | 129.66 | 121.13 | 107.48 | 97.24 |
| 62 | 211.55 | 194.49 | 165.48 | 150.13 | 134.78 | 126.25 | 110.89 | 100.66 |
| 63 | 226.90 | 208.14 | 179.13 | 162.08 | 139.90 | 131.36 | 114.31 | 104.06 |
| 64 | 243.96 | 225.20 | 191.07 | 174.02 | 145.01 | 138.18 | 117.71 | 107.48 |
| 65 | 264.44 | 243.96 | 206.43 | 187.67 | 150.13 | 141.60 | 124.54 | 112.60 |
| 66 | 290.03 | 264.44 | 226.90 | 204.72 | 155.25 | 146.72 | 127.96 | 117.71 |
| 67 | 317.33 | 291.73 | 250.79 | 225.20 | 162.08 | 151.83 | 131.36 | 121.13 |
| 68 | 351.45 | 320.73 | 274.67 | 247.37 | 168.90 | 156.95 | 136.48 | 124.54 |
| 69 | 387.27 | 351.45 | 298.56 | 269.56 | 175.72 | 163.78 | 141.60 | 129.66 |
| 70 | 421.39 | 387.27 | 327.56 | 295.14 | 182.55 | 172.31 | 148.43 | 134.78 |
| 71 | 464.04 | 424.80 | 359.97 | 324.15 | 192.78 | 179.13 | 158.66 | 141.60 |
| 72 | 510.10 | 465.74 | 394.10 | 354.85 | 203.02 | 187.67 | 165.48 | 148.43 |
| 73 | 557.87 | 508.40 | 429.92 | 385.57 | 214.97 | 197.90 | 175.72 | 158.66 |
| 74 | 607.34 | 552.75 | 467.46 | 421.39 | 226.90 | 208.14 | 184.25 | 165.48 |
| 75 | 658.53 | 600.52 | 506.69 | 455.51 | 237.14 | 218.37 | 192.78 | 174.02 |
| 76 | 714.83 | 649.99 | 545.93 | 491.34 | 249.09 | 228.61 | 203.02 | 182.55 |
| 77 | 769.42 | 699.48 | 588.58 | 527.16 | 262.73 | 238.84 | 213.25 | 192.78 |
| 78 | 827.42 | 752.35 | 631.24 | 568.10 | 276.38 | 252.49 | 223.49 | 203.02 |
| 79 | 888.84 | 806.95 | 675.59 | 607.34 | 290.03 | 267.84 | 235.44 | 213.25 |
| 80 | 953.67 | 864.96 | 721.65 | 648.29 | 305.38 | 284.91 | 250.79 | 223.49 |
| 81 | 1,021.91 | 926.37 | 772.83 | 694.36 | 325.85 | 301.96 | 262.73 | 237.14 |
| 82 | 1,093.56 | 991.20 | 824.01 | 742.12 | 344.62 | 322.44 | 279.79 | 250.79 |
| 83 | 1,149.87 | 1,044.09 | 868.36 | 779.65 | 361.68 | 337.80 | 291.73 | 261.02 |
| 84 | 1,194.22 | 1,079.91 | 895.66 | 806.95 | 371.92 | 348.03 | 298.56 | 267.84 |
| 85 | 1,224.93 | 1,103.80 | 917.85 | 825.72 | 378.74 | 354.85 | 305.38 | 274.67 |
| 86 | 1,247.11 | 1,125.98 | 934.90 | 841.07 | 385.57 | 359.97 | 310.50 | 279.79 |
| 87 | 1,262.46 | 1,141.33 | 950.25 | 853.01 | 390.68 | 363.38 | 315.61 | 283.21 |
| 88 | 1,277.81 | 1,154.98 | 958.79 | 861.54 | 394.10 | 366.80 | 319.03 | 288.32 |
| 89 | 1,288.05 | 1,165.22 | 969.02 | 870.08 | 397.50 | 371.92 | 322.44 | 291.73 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

**ACTUARIAL JUSTIFICATION OF PREMIUM RATES**
**REASSURE AMERICA LIFE INSURANCE COMPANY**
**Non-Tax Qualified Long Term Care Policy and Riders**
Exhibit E - Gross Annual Premiums per $10 Daily Benefit
Preferred Risk Rate Class
Lifetime Benefit Period - with Simple Inflation Rider

| | Base Nursing Home Policy | | | | Home Health Care Rider | | | |
|---|---|---|---|---|---|---|---|---|
| Issue Age | 0 Day Elimination Period | 20 Day Elimination Period | 90 Day Elimination Period | 180 Day Elimination Period | 0 Visit Elimination Period | 10 Visit Elimination Period | 45 Visit Elimination Period | 90 Visit Elimination Period |
| 50- | 93.83 | 88.71 | 76.77 | 66.54 | 83.59 | 76.77 | 69.94 | 61.42 |
| 51 | 102.36 | 93.83 | 81.89 | 71.66 | 87.01 | 81.89 | 73.36 | 64.84 |
| 52 | 109.19 | 98.96 | 85.31 | 76.77 | 92.13 | 87.01 | 80.19 | 69.94 |
| 53 | 116.01 | 107.48 | 90.42 | 81.89 | 98.96 | 92.13 | 83.59 | 75.07 |
| 54 | 127.96 | 116.01 | 97.24 | 87.01 | 104.06 | 97.24 | 88.71 | 80.19 |
| 55 | 138.18 | 124.54 | 107.48 | 93.83 | 109.19 | 102.36 | 93.83 | 85.31 |
| 56 | 148.43 | 134.78 | 117.71 | 104.06 | 114.31 | 107.48 | 97.24 | 88.71 |
| 57 | 160.37 | 146.72 | 126.25 | 112.60 | 119.43 | 112.60 | 100.66 | 93.83 |
| 58 | 172.31 | 158.66 | 136.48 | 122.83 | 124.54 | 117.71 | 104.06 | 97.24 |
| 59 | 184.25 | 170.60 | 145.01 | 131.36 | 127.96 | 122.83 | 107.48 | 98.96 |
| 60 | 197.90 | 184.25 | 155.25 | 141.60 | 133.08 | 127.96 | 110.89 | 102.36 |
| 61 | 214.97 | 196.20 | 167.20 | 151.83 | 138.18 | 131.36 | 114.31 | 105.78 |
| 62 | 232.02 | 211.55 | 179.13 | 162.08 | 143.31 | 136.48 | 117.71 | 109.19 |
| 63 | 249.09 | 226.90 | 192.78 | 174.02 | 150.13 | 141.60 | 121.13 | 112.60 |
| 64 | 266.14 | 243.96 | 209.84 | 187.67 | 155.25 | 146.72 | 124.54 | 116.01 |
| 65 | 286.61 | 262.73 | 226.90 | 201.32 | 158.66 | 151.83 | 131.36 | 119.43 |
| 66 | 313.91 | 286.61 | 245.67 | 220.07 | 163.78 | 156.95 | 134.78 | 122.83 |
| 67 | 344.62 | 313.91 | 269.56 | 242.26 | 170.60 | 162.08 | 138.18 | 126.25 |
| 68 | 378.74 | 346.33 | 295.14 | 266.14 | 175.72 | 167.20 | 145.01 | 131.36 |
| 69 | 414.57 | 380.45 | 322.44 | 290.03 | 182.55 | 172.31 | 150.13 | 136.48 |
| 70 | 453.81 | 416.27 | 351.45 | 317.33 | 192.78 | 177.43 | 158.66 | 143.31 |
| 71 | 498.16 | 453.81 | 387.27 | 346.33 | 204.72 | 185.95 | 167.20 | 151.83 |
| 72 | 545.93 | 498.16 | 423.09 | 380.45 | 216.67 | 196.20 | 177.43 | 158.66 |
| 73 | 597.12 | 544.23 | 460.63 | 414.57 | 228.61 | 209.84 | 184.25 | 168.90 |
| 74 | 649.99 | 591.99 | 499.86 | 450.39 | 240.55 | 220.07 | 192.78 | 177.43 |
| 75 | 704.59 | 641.47 | 539.10 | 486.21 | 254.19 | 232.02 | 203.02 | 184.25 |
| 76 | 760.89 | 692.65 | 583.47 | 523.75 | 267.84 | 243.96 | 214.97 | 194.49 |
| 77 | 818.89 | 747.25 | 626.11 | 562.99 | 281.49 | 257.61 | 226.90 | 203.02 |
| 78 | 882.01 | 800.12 | 670.46 | 603.94 | 295.14 | 274.67 | 238.84 | 213.25 |
| 79 | 945.14 | 858.13 | 716.53 | 644.88 | 310.50 | 291.73 | 252.49 | 226.90 |
| 80 | 1,011.67 | 917.85 | 764.30 | 687.53 | 329.26 | 310.50 | 267.84 | 242.26 |
| 81 | 1,085.03 | 982.67 | 817.19 | 735.30 | 349.73 | 329.26 | 283.21 | 255.91 |
| 82 | 1,160.10 | 1,050.91 | 870.08 | 784.77 | 371.92 | 348.03 | 300.26 | 271.26 |
| 83 | 1,218.11 | 1,103.80 | 912.73 | 820.59 | 387.27 | 361.68 | 315.61 | 283.21 |
| 84 | 1,262.46 | 1,139.62 | 941.73 | 847.89 | 399.22 | 371.92 | 327.56 | 290.03 |
| 85 | 1,294.88 | 1,165.22 | 963.90 | 866.66 | 407.74 | 382.15 | 334.38 | 296.85 |
| 86 | 1,318.75 | 1,185.69 | 980.97 | 883.73 | 412.86 | 387.27 | 339.50 | 303.68 |
| 87 | 1,334.12 | 1,202.74 | 994.62 | 893.96 | 417.97 | 394.10 | 342.91 | 307.08 |
| 88 | 1,346.05 | 1,214.69 | 1,004.85 | 902.48 | 421.39 | 397.50 | 346.33 | 310.50 |
| 89 | 1,358.00 | 1,226.64 | 1,016.79 | 911.02 | 426.51 | 402.62 | 349.73 | 313.91 |

Notes:
Apply a factor of 1.00 for Preferred and 1.25 for Standard.
Apply a factor of 0.80 for married insureds or if two people residing together are both issued policies.
Apply a factor of 1.25 to add the Spousal Enrichment Benefit Rider.
Apply a factor of 1.20 to add the Non-Forfeiture Rider.
Apply a factor of 1.01 to add the Prescription Drug Rider
Apply a factor of 1.10 to add the Modification of Benefit Qualification Rider
Apply a factor of 0.90 for Association Groups.
Modal Factors --- Annual: 1.0000, Semi-Annual: 0.5250, Quarterly: 0.2650, Monthly: 0.0875

# Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Authorization Letter

**Comments:**

Authorization Letter

**Attachment:**

2009 10 REASSURE AMERICA W&A authorization letter.pdf

Swiss Re

**Megan Curoe**
Senior Vice President
Legal

Reassure America Life Insurance Company
25800 Northwestern Highway
Suite L80
Southfield, MI 48075
USA
Direct Line 1 248 746 6255
Direct Fax 1 248 746 6846
Megan_Curoe@swissre.com

Ms. Darcey Shaffer
Compliance Manager
Wakely and Associates, Inc.
8545 126th Avenue North, Ste 200
Largo, Florida 33773-1502

State Insurance Department Filings

October 1, 2009

Dear Ms. Shaffer:

This letter authorizes Wakely and Associates, Inc. to file Long Term Care policy form and rate filings with state insurance regulatory departments on behalf of Reassure America Life Insurance. Wakely and Associates, Inc. may correspond with state regulatory departments regarding any questions they may have concerning the filings.

A copy of this letter is valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

Reassure America Life Insurance Company

Megan Curoe