Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
1	HL-2500	1	A	1/1/1991					AZ	40.00%	20.00%	5/1/2006	10/12/2006	2/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
2	HL-2525		В	1/1/1991					AZ	40.00%	20.00%	5/1/2006		2/1/2007	Home Health Care Rider for LTC1
3	HL-2950	I	С	1/1/1991					AZ	40.00%	20.00%	5/1/2006		2/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
4	HL-2500	1	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
5	HL-2500	ı	A	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
6	HL-2525		В	1/1/1991					FL	40.00%	28.00%	12/14/2005		4/1/2007	Home Health Care Rider for LTC1
7	HL-2525	I	В	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Home Health Care Rider for LTC1
8	HL-2550	I	С	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	Guaranteed Insurability Rider for LTC1
9	HL-2950	I	С	1/1/1991					FL	40.00%	28.00%	12/14/2005	12/21/2006	4/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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10	HL-2950	I	С	1/1/1991					НІ	40.00%	25.00%	5/30/2006	12/22/2006	6/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
11	HL-2500	I	A	1/1/1991					LA	40.00%	35.00%	1/30/2006		3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
12	HL-2525	ı	В	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Home Health Care Rider for LTC1
13	HL-2550	I	С	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	Guaranteed Insurability Rider for LTC1
14	HL-2950	I	С	1/1/1991					LA	40.00%	35.00%	1/30/2006	12/22/2006	3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
15	HL-2500	I	А	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
16	HL-2950	I	С	1/1/1991					MT	40.00%	40.00%	6/8/2006	11/9/2006	5/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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17 18	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					NM NM	40.00% 40.00%	35.00% 35.00%	3/27/2006 3/27/2006		3/1/2007 3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
19	HL-2950	ı	С	1/1/1991					NM	40.00%	35.00%	3/27/2006		3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
20	HL-2500	I	A	1/1/1991					RI	40.00%	40.00%	6/26/2006		3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
21	HL-2525	I	В	1/1/1991					RI	40.00%	40.00%	6/26/2006	12/14/2006	3/1/2007	Home Health Care Rider for LTC1
22	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					WI WI	40.00% 40.00%	20.00% 20.00%	2/13/2006 2/13/2006		1/1/2007 1/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
	HL-2020	ı	D	1/1/1991		+			VVI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	nome nealth care Riger for LTC1
24	HL-2950	ı	С	1/1/1991					WI	40.00%	20.00%	2/13/2006	10/12/2006	1/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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25	HL-2500	ı	A	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
26	HL-2525	ı	В	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	Home Health Care Rider for LTC1
27	HL-2950	I	С	1/1/1991					AR	40.00%	40.00%	4/18/2006	2/15/2007	6/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
28	HL-2500	I	A	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
29	HL-2500	I	A	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
30	HL-2525		В	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
31	HL-2525	I	В	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Home Health Care Rider for LTC1
32	HL-2550	ı	С	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1
33	HL-2550	ı	С	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	Guaranteed Insurability Rider for LTC1

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34	HL-2950	I	С	1/1/1991				CA		12.00%	12.00%	6/11/2007	7/25/2007	9/1/2008	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
35	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
36	HL-2500	I	A	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
37	HL-2525	<u> </u>	В	1/1/1991					GA	10.00%	8.00%	6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1
38	HL-2525	I	С	1/1/1991					GA GA	10.00%	8.00% 8.00%	6/20/2007 6/20/2007	6/27/2007	9/1/2007	Home Health Care Rider for LTC1  LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
40	HL-2500	I	A	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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		71	0 7		<u> </u>				,			·			LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period
41	HL-2500	1	Α	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	combinations
	HL-2525		В	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
	HL-2525		В	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Home Health Care Rider for LTC1
44	HL-2550	ı	С	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1
45	HL-2550	1	С	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	Guaranteed Insurability Rider for LTC1
46	HL-2950	I	С	1/1/1991					IN	15.00%	15.00%	6/29/2007	8/27/2007	1/1/2008	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
47	HL-2500		A	1/1/1991					MS	40.00%	25.00%	5/3/2006		4/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
48	HL-2525		В	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	Home Health Care Rider for LTC1
49	HL-2950		C	1/1/1991					MS	40.00%	25.00%	5/3/2006	2/22/2007	4/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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50	HL-2500	ı	A	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
51 52	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					NJ NJ	40.00% 40.00%	30.00% 30.00%	6/1/2006 6/1/2006		11/1/2007 11/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
53	HL-2525	<u> </u>	В	1/1/1991					NJ	40.00%	30.00%	6/1/2006		11/1/2007	Home Health Care Rider for LTC1
54	HL-2950	I	С	1/1/1991					NJ	40.00%	30.00%	6/1/2006	7/9/2007	11/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
<u>55</u>	HL-2500 HL-2525	<u>  1</u>	A B	1/1/1991 1/1/1991					NV NV	40.00% 40.00%	25.00% 25.00%	6/26/2006 6/26/2006		3/1/2007 3/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
57	HL-2950	l I	С	1/1/1991					NV	40.00%	25.00%	6/26/2006		3/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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58 59	HL-2500 HL-2525	I I	A B	1/1/1991 1/1/1991					OR OR	40.00% 40.00%	28.00% 28.00%	5/22/2006 5/22/2006		9/1/2007 9/1/2007	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
60	HL-2550	1	С	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	Guaranteed Insurability Rider for LTC1
61	HL-2950	ı	С	1/1/1991					OR	40.00%	28.00%	5/22/2006	6/1/2007	9/1/2007	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
62	HL-2500	·	A	1/1/1991					AZ	40.00%	15.00%	9/29/2009		2/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
63	HL-2525	i	В	1/1/1991					AZ	40.00%	15.00%	9/29/2009		2/1/2010	Home Health Care Rider for LTC1
64	HL-2950	I	С	1/1/1991					AZ	40.00%	15.00%	9/29/2009	11/23/2009	2/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
65	HL-2500	I	A	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

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66	HL-2500	I	A	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525	i	В	1/1/1991				CA		25.00%	25.00%	5/29/2009		3/1/2010	Home Health Care Rider for LTC1
	HL-2525		В	1/1/1991				CA		25.00%	25.00%	5/29/2009		3/1/2010	Home Health Care Rider for LTC1
	HL-2550	ı	С	1/1/1991				CA		25.00%	25.00%	5/29/2009		3/1/2010	Guaranteed Insurability Rider for LTC1
70	HL-2950	1_	С	1/1/1991				CA		25.00%	25.00%	5/29/2009	12/17/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
71	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	A	1/1/1991					GA	10.00%	10.00%	7/24/2009		3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525		В	1/1/1991					GA	10.00%	10.00%	7/24/2009		3/1/2010	Home Health Care Rider for LTC1
74	HL-2525	ı	В	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	Home Health Care Rider for LTC1

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75	HL-2950	I	С	1/1/1991					GA	10.00%	10.00%	7/24/2009	9/14/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
76	HL-2950	I	С	1/1/1991					HI	25.00%	15.00%	9/17/2009	12/14/2009	5/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	1	A	1/1/1991					KS	25.00%	15.00%	7/30/2009		1/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
78	HL-2525		B	1/1/1991					KS KS	25.00% 25.00%	15.00% 15.00%	7/30/2009 7/30/2009		1/1/2010	Home Health Care Rider for LTC1  LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
80	HL-2500 HL-2525	I	A B	1/1/1991 1/1/1991					MD MD	15.00% 15.00%	15.00% 15.00%	5/26/2009 5/26/2009	10/27/2009	2/1/2010 2/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1

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82	HL-2950	I	С	1/1/1991					MD	15.00%	15.00%	5/26/2009	10/27/2009	2/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
83	HL-2500		A	1/1/1991					MS	25.00%	25.00%	9/29/2009		4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
84	HL-2525	I	В	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	Home Health Care Rider for LTC1
85	HL-2950	I	С	1/1/1991					MS	25.00%	25.00%	9/29/2009	12/21/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
86	HL-2500	ı	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
87	HL-2500	1_	A	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
88	HL-2525	ı	В	1/1/1991			<u> </u>		NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	Home Health Care Rider for LTC1

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89	HL-2950	I	С	1/1/1991					NC	25.00%	12.00%	9/16/2009	11/9/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
90	HL-2500	I	A	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
91	HL-2500	ı	A	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
92	HL-2525	I	В	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Home Health Care Rider for LTC1
93	HL-2525	ı	В	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Home Health Care Rider for LTC1
94	HL-2550	I	С	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1
95	HL-2550	ı	С	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	Guaranteed Insurability Rider for LTC1
96	HL-2950	I	С	1/1/1991					ОН	25.00%	20.00%	4/1/2009	8/13/2009	11/1/2009	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
97	HL-2500	ı	A	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
98	HL-2525	i	В	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Home Health Care Rider for LTC1
99	HL-2550	I	С	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	Guaranteed Insurability Rider for LTC1
100	HL-2950	I	С	1/1/1991					OR	40.00%	25.00%	7/31/2009	9/30/2009	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
101	HL-2500	I	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
102	HL-2500	ı	A	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
103	HL-2525	I	В	1/1/1991					SC	25.00%	20.00%	8/3/2009		4/1/2010	Home Health Care Rider for LTC1
104	HL-2525	I	В	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	Home Health Care Rider for LTC1
105	HL-2950	ı	С	1/1/1991					SC	25.00%	20.00%	8/3/2009	10/28/2009	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

## Long Term Care Insurance - Lincoln National Life Ins Co (NAIC 65676) Rate Increase History Company Contact: (800) 554 1640

Company Contact:	(800)-554-1640
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Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
106	HL-2500	I	A	1/1/1991					ΤX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
107	HL-2500	ı	A	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
108	HL-2525	ı	В	1/1/1991					TX	25.00%	12.00%	6/8/2009		12/1/2009	Home Health Care Rider for LTC1
109	HL-2525	I	В	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Home Health Care Rider for LTC1
110	HL-2550	I	С	1/1/1991					TX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	Guaranteed Insurability Rider for LTC1
111	HL-2950	I	С	1/1/1991					ΤX	25.00%	12.00%	6/8/2009	10/26/2009	12/1/2009	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
112	HL-2950	I	С	1/1/1991					WI	25.00%	25.00%	9/16/2009	10/8/2009	1/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
113	HL-2500	ı	A	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525	i i	В	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
115	HL-2950	I	С	1/1/1991					DE	25.00%	15.00%	9/24/2009	4/1/2010	10/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
116	HL-2500	I	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
117	HL-2500	ı	A	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
118	HL-2525	<u> </u>	В	1/1/1991					FL	10.00%	7.90%	1/20/2010		1/1/2011	Home Health Care Rider for LTC1
119	HL-2525	<u>'</u>	В	1/1/1991					FL	10.00%	7.90%	1/20/2010		1/1/2011	Home Health Care Rider for LTC1
120	HL-2550	ı	С	1/1/1991					FL	10.00%	7.90%	1/20/2010		1/1/2011	Guaranteed Insurability Rider for LTC1
121	HL-2950	I	С	1/1/1991					FL	10.00%	7.90%	1/20/2010	8/13/2010	1/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
122	HL-2500	I	A	1/1/1991					IA	25.00%	25.00%	9/16/2009	1/6/2010	5/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
123	HL-2500	l .	A	1/1/1991					IA	25.00% 25.00%	25.00% 25.00%	9/16/2009		5/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
124	HL-2525	!	В	1/1/1991					IA	25.00%	25.00%	9/16/2009		5/1/2010	Home Health Care Rider for LTC1
	HL-2525	ı	B C	1/1/1991					IA IA	25.00%	25.00%	9/16/2009		5/1/2010	Home Health Care Rider for LTC1  LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
127	HL-2500	I	A	1/1/1991					KY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
128	HL-2950	I	С	1/1/1991					ΚY	30.00%	20.00%	9/29/2009	1/27/2010	7/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
129	HL-2500	I	А	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
131	HL-2500 HL-2525 HL-2525		А В В	1/1/1991 1/1/1991 1/1/1991					NJ NJ NJ	35.00% 35.00% 35.00%	35.00% 35.00% 35.00%	9/17/2009 9/17/2009 9/17/2009	4/26/2010	8/1/2010 8/1/2010 8/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1  Home Health Care Rider for LTC1
132	11L-2323	'	В	1/1/1991					140	33.0076	33.0070	9/11/2009	4/20/2010	0/1/2010	Home Health Care Rider for LTC1
133	HL-2950	I	С	1/1/1991					NJ	35.00%	35.00%	9/17/2009	4/26/2010	8/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
134	HL-2500	I	A	1/1/1991					ок	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
135	HL-2500	ı	A	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
136	HL-2525	ı	В	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1
137	HL-2525	I	В	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	Home Health Care Rider for LTC1
138	HL-2950	ı	С	1/1/1991					OK	15.00%	10.00%	9/24/2009	11/9/2010	5/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
139	HL-2500	1	A	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					TN TN	25.00% 25.00%	10.00% 10.00%	7/29/2009 7/29/2009		4/1/2010 4/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
	HL-2525		В	1/1/1991					TN	25.00%	10.00%	7/29/2009		4/1/2010	Home Health Care Rider for LTC1
143	HL-2950	1	С	1/1/1991					TN	25.00%	10.00%	7/29/2009	1/28/2010	4/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
144	HL-2500	ı	A	1/1/1991					UT	40.00%	40.00%	9/29/2009		9/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
145	HL-2525	I	В	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	Home Health Care Rider for LTC1
146	HL-2950	I	C	1/1/1991					UT	40.00%	40.00%	9/29/2009	6/28/2010	9/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
147	HL-2500		A	1/1/1991					WA	40.00%	18.00%	9/10/2010		4/1/2011	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
148	HL-2525	I	В	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Home Health Care Rider for LTC1
149	HL-2550	1	С	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	Guaranteed Insurability Rider for LTC1
150	HL-2950	I	С	1/1/1991					WA	40.00%	18.00%	9/10/2010	11/4/2010	4/1/2011	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
151	HL-2500	ı	A	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
152	HL-2525	I	В	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Home Health Care Rider for LTC1
153	HL-2550	ı	С	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	Guaranteed Insurability Rider for LTC1
154	HL-2950	1	С	1/1/1991					WY	25.00%	25.00%	9/23/2009	1/28/2010	3/1/2010	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

#### Long Term Care Insurance - Lincoln National Life Ins Co (NAIC 65676) Rate Increase History Company Contact: (800)-554-1640

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
155	HL-2950	I	C	1/1/1991					DE	60.00%	25.00%	11/10/2015	1/28/2016	4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	A	1/1/1991					GA .	60.00%	10.00%	9/24/2015		6/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
157	HL-2525	ı	B	1/1/1991					GA GA	60.00%	10.00%	9/24/2015 9/24/2015		6/1/2016	Home Health Care Rider for LTC1  LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
159 160	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					IA IA	60.00% 60.00%	10.00% 10.00%	11/25/2015 11/25/2015	5/3/2016 5/3/2016	8/1/2016 8/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
	HL-2950	ı	С	1/1/1991					IA	60.00%	10.00%	11/25/2015		8/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

							Acquired From		Other						
Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Company NAIC	CA Policy	State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
	HL-2500 HL-2525		A B	1/1/1991 1/1/1991					L	60.00% 60.00%	60.00% 60.00%	9/29/2015 9/29/2015		11/1/2016 11/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
164	HL-2550	ı	С	1/1/1991					IL	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	Guaranteed Insurability Rider for LTC1
165	HL-2950	I	С	1/1/1991					L	60.00%	60.00%	9/29/2015	8/13/2016	11/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
166	HL-2950	I	С	1/1/1991					KS	60.00%	12.00%	11/18/2015	4/22/2016	7/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
167	HL-2950	ı	С	1/1/1991					KY	60.00%	15.00%	12/23/2015	3/18/2016	6/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
168	HL-2500	1	A	1/1/1991					LA	60.00%	15.00%	4/18/2016	6/24/2016	9/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525		В	1/1/1991					LA	60.00%	15.00%	4/18/2016		9/1/2016	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
170	HL-2950	I	С	1/1/1991					LA	60.00%	15.00%	4/18/2016	6/24/2016	9/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
171	HL-2500	ı	A	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
172	HL-2525	I	В	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	Home Health Care Rider for LTC1
173	HL-2950	I	С	1/1/1991					MD	60.00%	15.00%	9/24/2015	1/27/2016	4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
174 175	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					MI MI	60.00% 60.00%	60.00% 60.00%	9/24/2015 9/24/2015		2/1/2016 2/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
		<u> </u>													
176	HL-2550	l	С	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	Guaranteed Insurability Rider for LTC1
177	HL-2950	I	С	1/1/1991					MI	60.00%	60.00%	9/24/2015	11/4/2015	2/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
178 179	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					MO MO	60.00% 60.00%	40.00% 40.00%	9/24/2015 9/24/2015		1/1/2016 1/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
180	HL-2550	ı	С	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	Guaranteed Insurability Rider for LTC1
181	HL-2950	1	С	1/1/1991					MO	60.00%	40.00%	9/24/2015	10/26/2015	1/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
182	HL-2950	ı	С	1/1/1991					MS	60.00%	25.00%	9/24/2015	10/30/2015	1/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
183 184	HL-2500 HL-2525	I I	C C	1/1/1991 1/1/1991					NE NE	60.00% 60.00%	60.00% 60.00%	10/2/2015 10/2/2015		3/1/2016 3/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
185	HL-2950	1	С	1/1/1991					NE	60.00%	60.00%	10/2/2015	12/3/2015	3/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

#### As of 12/2018

		*Policy	**Policy	Date Policy	Date Policy	Acquired From	Acquired From Company	CA	Other State	Increase	Increase	Date Increase	Date Increase	Date Increase	
Row#	Policy Form	Туре	Category	Sold	Acquired	Company Name	NAIC	Policy	Policy	Requested	Approved	Requested	Approved	Issued	Company Explanation
	HL-2500 HL-2525		C C	1/1/1991 1/1/1991					NM NM	60.00% 60.00%	15.00% 15.00%	11/9/2015 11/9/2015	1/27/2016 1/27/2016	4/1/2016 4/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
188	HL-2950	1	С	1/1/1991					NM	60.00%	15.00%	11/9/2015	1/27/2016	4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500		С	1/1/1991					ОН	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
190	HL-2525	I	С	1/1/1991					OH	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	Home Health Care Rider for LTC1
191	HL-2950	I	С	1/1/1991					ОН	60.00%	15.00%	9/24/2015	2/23/2016	5/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	ı	С	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
193	HL-2525	ı	С	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
194	HL-2950	I	С	1/1/1991					OK	60.00%	10.00%	3/15/2016	4/4/2016	7/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500		С	1/1/1991					sc	60.00%	20.00%	9/24/2015		4/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
196	HL-2525	ı	С	1/1/1991					SC	60.00%	20.00%	9/24/2015	1/5/2016	4/1/2016	Home Health Care Rider for LTC1
197	HL-2950	I	С	1/1/1991					SC	60.00%	20.00%	9/24/2015	1/5/2016	4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
198	HL-2500	ı	С	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
199	HL-2525	I	С	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	Home Health Care Rider for LTC1
200	HL-2950	I	С	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
	HL-2500 HL-2525		C	1/1/1991 1/1/1991					UT UT	60.00% 60.00%	20.00% 20.00%	11/9/2015 11/9/2015		5/1/2016 5/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
	HL-2950	ı	С	1/1/1991					UT	60.00%	20.00%	11/9/2015		5/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
204	HL-2500	I	С	1/1/1991					WA	60.00%	17.00%	11/5/2015		7/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
205	HL-2525	l	С	1/1/1991					WA WA	60.00%	17.00% 17.00%	11/5/2015 11/5/2015		7/1/2016 7/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
207	HL-2950	I	С	1/1/1991					WI	60.00%	10.00%	9/24/2015		5/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

## Long Term Care Insurance - Lincoln National Life Ins Co (NAIC 65676) Rate Increase History Company Contact: (800) 554 1640

Company Contact:	(800)-554-1640
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Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Company NAIC	CA Policy	State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
208	HL-2500	l I	C	1/1/1991					WV WV	60.00% 60.00%	20.00% 20.00%	12/23/2015 12/23/2015		6/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
209	HL-2525	ı	C	1/1/1991					VVV	60.00%	20.00%	12/23/2015	3/9/2016	6/1/2016	Home Health Care Rider for LTC1
210	HL-2950	I	С	1/1/1991					wv	60.00%	20.00%	12/23/2015	3/9/2016	6/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
211	HL-2500	I	С	1/1/1991					WY	60.00%	60.00%	9/24/2015	1/27/2016	4/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
212	HL-2550		С	1/1/1991					WY	60.00%	60.00%	9/24/2015	1/27/2016	4/1/2016	Guaranteed Insurability Rider for LTC1
	HL-2950	ı	С	1/1/1991					WY	60.00%	60.00%	9/24/2015		4/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	С	1/1/1991					TN	60.00%	30.00%	9/29/2015		4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
215	HL-2525	I	С	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2017	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
216	HL-2950	1	С	1/1/1991					TN	60.00%	30.00%	9/29/2015	1/7/2016	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
217	HL-2500	I	С	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
218	HL-2525	ı	С	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2017	Home Health Care Rider for LTC1
219	HL-2950	I	С	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
220 221	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					IL IL	60.00% 60.00%	30.00% 30.00%	9/29/2015 9/29/2015		11/1/2017 11/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
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222	HL-2550	ı	С	1/1/1991					IL	60.00%	30.00%	9/29/2015	8/13/2016	11/1/2017	Guaranteed Insurability Rider for LTC1
223	HL-2950	ı	С	1/1/1991					IL	60.00%	30.00%	9/29/2015	8/13/2016	11/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
	HL-2500	ı	A	1/1/1991					MA	60.00%	9.08%	9/29/2015		11/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
225	HL-2525	ı	В	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2017	Home Health Care Rider for LTC1
226	HL-2550	1	С	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2017	Guaranteed Insurability Rider for LTC1
227	HL-2950	I	С	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
228	HL-2500	1	A	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
229	HL-2525	I	В	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2018	Home Health Care Rider for LTC1
230	HL-2550	ı	С	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2018	Guaranteed Insurability Rider for LTC1
231	HL-2950	I	С	1/1/1991					MA	60.00%	9.08%	9/29/2015	8/13/2016	11/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
232	HL-2500	ı	С	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
233	HL-2525	I	С	1/1/1991					WA	60.00%	17.00%	11/5/2015		7/1/2018	Home Health Care Rider for LTC1
234	HL-2950	I	С	1/1/1991					WA	60.00%	17.00%	11/5/2015	4/20/2016	7/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
235	HL-2500	ı	A	1/1/1991					VA	60.00%	26.50%	9/23/2015	7/24/2017	9/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
236	HL-2525	i	В	1/1/1991					VA	60.00%	26.50%	9/23/2015		9/1/2017	Home Health Care Rider for LTC1
237	HL-2550	ı	С	1/1/1991					VA	60.00%	26.50%	9/23/2015		9/1/2017	Guaranteed Insurability Rider for LTC1
238	HL-2950	I	С	1/1/1991					VA	60.00%	26.50%	9/23/2015	7/24/2017	9/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
239	HL-2500	I	A	1/1/1991					VA	60.00%	26.50%	9/23/2015		9/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
240	HL-2525	ı	В	1/1/1991					VA	60.00%	26.50%	9/23/2015	7/24/2017	9/1/2018	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
241	HL-2550	I	С	1/1/1991					VA	60.00%	26.50%	9/23/2015	7/24/2017	9/1/2018	Guaranteed Insurability Rider for LTC1
242	HL-2950	I	С	1/1/1991					VA	60.00%	26.50%	9/23/2015	7/24/2017	9/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
243	HL-2500	I	A	1/1/1991					AL	30.00%	30.00%	1/24/2017	8/1/2017	10/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
244	HL-2525	ı	В	1/1/1991					AL	30.00%	30.00%	1/24/2017	8/1/2017	10/1/2017	Home Health Care Rider for LTC1
245	HL-2950	I	С	1/1/1991					AL	30.00%	30.00%	1/24/2017	8/1/2017	10/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
246 247	HL-2500 HL-2525	<u> </u>	A B	1/1/1991 1/1/1991					AZ AZ	60.00% 60.00%	13.00% 13.00%	4/28/2016 4/28/2016		11/1/2016 11/1/2016	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
271	2020			1/1/1001					/ V <u>C</u>	00.0070	13.3370	7/20/2010	SIZZIZOTO	11/1/2010	
248	HL-2950	I	С	1/1/1991					AZ	60.00%	13.00%	4/28/2016	9/22/2016	11/1/2016	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

# Long Term Care Insurance - Lincoln National Life Ins Co (NAIC 65676) Rate Increase History Company Contact: (800)-554-1640

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
249 250	HL-2500 HL-2525		A B	1/1/1991 1/1/1991					CT CT	30.00% 30.00%	15.00% 15.00%	12/27/2016 12/27/2016	2/3/2017 2/3/2017	4/1/2017 4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
251	HL-2550	I	С	1/1/1991					CT	30.00%	15.00%	12/27/2016	2/3/2017	4/1/2017	Guaranteed Insurability Rider for LTC1
252	HL-2950	I	С	1/1/1991					CT	30.00%	15.00%	12/27/2016	2/3/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
253	HL-2950	ı	С	1/1/1991					DE	25.00%	25.00%	1/28/2016	2/8/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500 HL-2525	I	A B	1/1/1991 1/1/1991					GA GA	12.00% 12.00%	12.00% 12.00%	3/15/2016 3/15/2016	4/5/2017	7/1/2017 7/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
256	HL-2950	I	С	1/1/1991					GA	12.00%	12.00%			7/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
	HL-2500 HL-2525		A B	1/1/1991 1/1/1991					IA IA	30.00% 30.00%	15.00% 15.00%	5/3/2016 5/3/2016		4/1/2017 4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
	HL-2950	ı	С	1/1/1991					IA	30.00%	15.00%	5/3/2016		4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
260	HL-2950	ı	C	1/1/1991					KS	30.00%	10.00%	4/22/2016	4/14/2017	6/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
261	HL-2950	1	С	1/1/1991					ΚY	30.00%	10.00%	3/18/2016	4/24/2017	6/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
262 263	HL-2500 HL-2525		A B	1/1/1991 1/1/1991					LA LA	30.00% 30.00%	15.00% 15.00%	6/24/2016 6/24/2016		4/1/2017 4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
264	HL-2950	1	С	1/1/1991					LA	30.00%	15.00%	6/24/2016	1/26/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
265	HL-2500	ı	A	1/1/1991					MD	15.00%	15.00%	4/1/2016		9/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
266	HL-2525	I	В	1/1/1991					MD	15.00%	15.00%	4/1/2016	6/29/2017	9/1/2017	Home Health Care Rider for LTC1
267	HL-2950	ı	С	1/1/1991					MD	15.00%	15.00%	4/1/2016	6/29/2017	9/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
268	HL-2500	I	A	1/1/1991					MI	30.00%	30.00%	12/12/2016		4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
269	HL-2525	ı	В	1/1/1991					MI	30.00%	30.00%	12/12/2016	1/17/2017	4/1/2017	Home Health Care Rider for LTC1
270	HL-2550	I	С	1/1/1991					MI	30.00%	30.00%	12/12/2016	1/17/2017	4/1/2017	Guaranteed Insurability Rider for LTC1
271	HL-2950	I	С	1/1/1991					MI	30.00%	30.00%	12/12/2016	1/17/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

							Acquired								
Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
272	HL-2500	I	A	1/1/1991					MO	30.00%	30.00%	10/26/2015	12/29/2016	2/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
273	HL-2525	ı	В	1/1/1991					MO	30.00%	30.00%	10/26/2015	12/29/2016	2/1/2017	Home Health Care Rider for LTC1
274	HL-2550	ı	С	1/1/1991					MO	30.00%	30.00%	10/26/2015	12/29/2016	2/1/2017	Guaranteed Insurability Rider for LTC1
275	HL-2950	I	С	1/1/1991					MO	30.00%	30.00%	10/26/2015	12/29/2016	2/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
276	HL-2500	ı	A	1/1/1991					MS	30.00%	10.00%	10/28/2015	3/13/2017	5/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525	i	В	1/1/1991					MS	30.00%	10.00%	10/28/2015		5/1/2017	Home Health Care Rider for LTC1
	HL-2950	I	С	1/1/1991					MS	30.00%	10.00%	10/28/2015		5/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
279	HL-2500	ı	С	1/1/1991					NM	30.00%	10.00%	1/24/2017	3/24/2017	7/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
280	HL-2525	I	С	1/1/1991					NM	30.00%	10.00%	1/24/2017	3/24/2017	7/1/2017	Home Health Care Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
281	HL-2950	ı	С	1/1/1991					NM	30.00%	10.00%	1/24/2017	3/24/2017	7/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
_	HL-2500	I	С	1/1/1991					ок	30.00%	10.00%	1/25/2017		5/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
283	HL-2525	ı	С	1/1/1991					OK	30.00%	10.00%	1/25/2017	2/9/2017	5/1/2017	Home Health Care Rider for LTC1
284	HL-2950	I	С	1/1/1991					OK	30.00%	10.00%	1/25/2017	2/9/2017	5/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	С	1/1/1991					SC	30.00%	20.00%	1/24/2017		5/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
286	HL-2525	I	С	1/1/1991					SC	30.00%	20.00%	1/24/2017	3/15/2017	5/1/2017	Home Health Care Rider for LTC1
287	HL-2950	ı	С	1/1/1991					SC	30.00%	20.00%	1/24/2017	3/15/2017	5/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

							Acquired From		Other						
Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Company NAIC	CA Policy	State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
288	HL-2500	I	С	1/1/1991					WY	30.00%	30.00%	1/27/2016	2/8/2017	4/1/2017	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
289	HL-2550	I	С	1/1/1991					WY	30.00%	30.00%	1/27/2016	2/8/2017	4/1/2017	Guaranteed Insurability Rider for LTC1
290	HL-2950	I	С	1/1/1991					WY	30.00%	30.00%	1/27/2016	2/8/2017	4/1/2017	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
291	HL-2500	ı	С	1/1/1991					ОН	15.00%	15.00%	11/22/2017	12/5/2017	2/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2525		C	1/1/1991					OH	15.00%	15.00%	11/22/2017		2/1/2018	Home Health Care Rider for LTC1
293	HL-2950	1	С	1/1/1991					ОН	15.00%	15.00%	11/22/2017	12/5/2017	2/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
294	HL-2500	ı	A	1/1/1991					GA	12.00%	12.00%	12/11/2017	2/13/2018	5/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
295	HL-2525	- 1	В	1/1/1991					GA	12.00%	12.00%	12/11/2017	2/13/2018	5/1/2018	Home Health Care Rider for LTC1

# Long Term Care Insurance - Lincoln National Life Ins Co (NAIC 65676) Rate Increase History Company Contact: (800)-554-1640

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Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
296	HL-2950	I	С	1/1/1991					GA	12.00%	12.00%	12/11/2017	2/13/2018	5/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
297	HL-2500	I	A	1/1/1991					MI	30.00%	30.00%	1/17/2018	2/22/2018	6/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
298	HL-2525	ı	В	1/1/1991					MI	30.00%	30.00%	1/17/2018	2/22/2018	6/1/2018	Home Health Care Rider for LTC1
299	HL-2550	ı	С	1/1/1991					MI	30.00%	30.00%	1/17/2018	2/22/2018	6/1/2018	Guaranteed Insurability Rider for LTC1
300	HL-2950	I	С	1/1/1991					MI	30.00%	30.00%	1/17/2018	2/22/2018	6/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
301	HL-2500	I	A	1/1/1991					СТ	30.00%	9.14%	1/24/2018	2/27/2018	5/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
302	HL-2525	I	В	1/1/1991					CT	30.00%	9.14%	1/24/2018	2/27/2018	5/1/2018	Home Health Care Rider for LTC1
303	HL-2550	ı	С	1/1/1991					СТ	30.00%	9.14%	1/24/2018	2/27/2018	5/1/2018	Guaranteed Insurability Rider for LTC1

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
304	HL-2950	I	С	1/1/1991					СТ	30.00%	9.14%	1/24/2018	2/27/2018	5/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	1	C	1/1/1991					TN	15.00%	15.00%	1/24/2018		7/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
306	HL-2525	ļ	С	1/1/1991					TN	15.00%	15.00%	1/24/2018	4/23/2018	7/1/2018	Home Health Care Rider for LTC1
307	HL-2950	ı	С	1/1/1991					TN	15.00%	15.00%	1/24/2018	4/23/2018	7/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
308	HL-2950	ı	С	1/1/1991					WI	30.00%	30.00%	2/22/2018	5/7/2018	9/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	С	1/1/1991					OK	10.00%	10.00%	4/13/2018		8/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
310	HL-2525	I	С	1/1/1991					OK	10.00%	10.00%	4/13/2018	5/10/2018	8/1/2018	Home Health Care Rider for LTC1

Company	Contact:	(800	)-554-1640
Company	Contact.		1 224 1040

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
311	HL-2950	1	С	1/1/1991					OK	10.00%	10.00%	4/13/2018	5/10/2018	8/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
	HL-2500	I	A	1/1/1991					IA	9.00%	9.00%	3/29/2018		8/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
313	HL-2525	l	В	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	Home Health Care Rider for LTC1
314	HL-2950	1	С	1/1/1991					IA	9.00%	9.00%	3/29/2018	6/4/2018	8/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
315	HL-2950	I	С	1/1/1991					DE	25.00%	25.00%	4/13/2018	6/7/2018	9/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
316	HL-2950	I	С	1/1/1991					KS	30.00%	10.50%	4/12/2018	6/15/2018	9/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations

Row#	Policy Form	*Policy Type	**Policy Category	Date Policy Sold	Date Policy Acquired	Acquired From Company Name	Acquired From Company NAIC	CA Policy	Other State Policy	Increase Requested	Increase Approved	Date Increase Requested	Date Increase Approved	Date Increase Issued	Company Explanation
	HL-2500 HL-2525		<u>C</u>	1/1/1991 1/1/1991					NM NM	15.00% 15.00%	15.00% 15.00%	4/26/2018 4/26/2018		11/1/2018 11/1/2018	LTC1 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations  Home Health Care Rider for LTC1
319	HL-2950	ı	C	1/1/1991					NM	15.00%	15.00%	4/26/2018		11/1/2018	LTC2 Series - Emerging experience required a rate adjustment in which the minimum loss ratio requirements of the state were met. Level percentage of the entire premium was applied to all ages and benefit period/elimination period combinations
Policy	y Key Cod	ing:													
	*Policy Typ														
	1	Individua	al												
	G P	Group Partners	hin												
	Р	Parmers	пір												
	** Policy Ca	ategory													
	A		and Resider	ntial Care Facili	ty/Tax Qualifie	d									
	В	Home C	are Only/Ta	x Qualified											
	С		nensive/Tax												
	D			ntial Care Facili		alified									
	E			n-Tax Qualified											
	F	Compre	nensive/Non	n-Tax Qualified											