#### Actuarial Memorandum September 2023

### Policy Form 7035AT

### 1. Scope of this Filing

This filing applies to the referenced policy forms issued in your state. These forms are also referred to by Genworth Life Insurance Company (GLIC) as "Choice I" and are no longer being sold.

For all the policies issued in your state to which the current filing applies, refer to the Supplement for state and nationwide information on issue dates, number of issued and in-force lives, total and average premium, average issue and attained age, distributions and history of prior approved rate increases.

### 2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the requested premium rate increase satisfies the minimum requirements and all applicable regulations in your state. This actuarial memorandum may not be suitable for other purposes.

In order to maintain adequate Cash Flow Testing (CFT) Margin and to strengthen the claim paying ability of the company, GLIC is differentiating its rate increases according to the projected experience and resulting level of risk associated with certain key policy features. The most significant risks are observed with policies with the richest potential benefits, meaning long benefit periods and large compound benefit increase options, and thus higher rate increases are appropriate for those cohorts.

In this filing, GLIC is requesting a premium rate increase according to the table below, applicable to the base rates and associated riders of all in-force policies referenced in Section 1 of this actuarial memorandum. The requested rate increases reflect updated assumptions and experience, and any remainder of the rate increase not approved in prior filings if applicable to your state.

Benefit Period	Benefit Increase Option (BIO)*	Requested Rate Increase
Lifetime	Low BIO	220%
Lifetime	High BIO	217%
Limited	Low BIO	134%
Limited	High BIO	134%

\*Low BIO includes policies without BIO. High BIO includes all other BIO options.

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However, GLIC does recognize the limitations prescribed in Maryland regulation COMAR 31.14.01.04(5) and is willing to implement a rate increase according to the table below on the above-mentioned policy forms.

Benefit Period	Benefit Increase Option (BIO)*	Requested Rate Increase	Rate Increase To Be Implemented
Lifetime	Low BIO	220%	8 years of 15% and 4.6% in last year
Lifetime	High BIO	217%	8 years of 15% and 3.6% in last year
Limited	Low BIO	134%	6 years of 15% and 1.1% in last year
Limited	High BIO	134%	6 years of 15% and 1.1% in last year

In addition, in 2022, GLIC updated the Multi-Year Rate Action Plan (MYRAP) cumulative target premium rate increases to reflect emerging risks. The initial plan for Choice I pursued the approval of a cumulative premium rate increase of 735% and 420% for policies with lifetime and limited benefit periods respectively. The cumulative rate increases for policies with Low BIO have been updated to 754% and 520% for lifetime and limited benefit periods respectively and the cumulative rate increases for policies with High BIO have been updated to 873% and 606% for lifetime and limited benefit periods respectively. The plan accelerated the 2023 round to 2022 in most states with the rate request in this filing reflecting the remaining amount needed to achieve the cumulative rate increase target level.

## 3. Justification of the Premium Rate Increase

GLIC actively monitors the impact of experience on projections and lifetime loss ratios. GLIC has observed that emerging experience continues to unfold unfavorably, and assumptions have been adjusted to that effect. Actual historical experience combined with revised best estimate assumptions have resulted in Lifetime Loss Ratios (LLR) significantly greater than what was anticipated at pricing. Two key drivers of the increased LLRs have been increased claim costs and lower than expected healthy life terminations. These have impacted both historical experience and assumption development of future expectations. More detailed information is presented in Section 8 of this actuarial memorandum.

## 4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

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### 5. Description of Benefits

This comprehensive long-term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple a couple's policy operates like two individual policies but draws from a shared benefit pool.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- Benefit Multiplier, sometimes referred to as the benefit period, is the period of time used to calculate the lifetime payment maximum. A policyholder's coverage is based on this lifetime payment maximum, not a certain period of time, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase the DPM stays level.
- Simple Increase the DPM increases each year by 5% of the original DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase the DPM increases each year by 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of home care benefits).

These are the benefits as initially priced, policyholders may have subsequently changed their benefits based on the alternatives available to them.

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#### 6. Alternatives to the Requested Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase while still providing meaningful coverage. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any available benefit adjustments.

*Reduced Benefit Options.* Insureds can change benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels or insureds can target a premium level they choose, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, which may include any of the following options (where available):

- 1. Reduction in Daily/Monthly/Lifetime Maximum amount;
- 2. Reduction in Benefit Period;
- 3. Reduction or elimination of the BIO;
- 4. Increases in Elimination Period; and
- 5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the BIO, they have the ability to retain any prior increases to their daily or monthly payment maximums.

*Lifetime Stable Premium Option (LSPO).* Policyholders will continue to be offered the previously approved LSPO. The option features the following:

- 1. A lifetime premium rate guarantee,
- 2. A three-year benefit period (six-year benefit period for Shared policies),
- 3. Retention of prior benefit increases in the Daily Payment Maximum,
- 4. 1% compound benefit increase going forward, and
- 5. A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

We are requesting approval of an elimination period of 180 days for facility benefits as part of the choices available under the LSPO. The benefits outlined above that comprise the LSPO alternative option provide a meaningful set of benefits, including a meaningful premium rate guarantee for policyholders.

An industry study performed and published by PwC indicates that the average duration of a long-term care event is about three years and approximately 75%-80% of long-term care events will cost less than \$250,000.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> The formal cost of long-term care services: How can society meet a growing need? was initially made available in 2016. The portion of the study relating to the cost of long-term care events was updated in 2021.

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Under this option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be approximately \$330,000 with continued growth at 1% compound.

Rate tables for LSPO were filed and approved as part of a prior filing. As such, these rate tables are not included with this filing and will remain in effect for policyholders that previously elected the LSPO, as well as any policyholders that decide to elect the LSPO with this rate increase.

*Other Options.* GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

## 7. Premiums

- a. These policies are guaranteed renewable for life, subject to policy terms and conditions;
- b. Geographic area factors are not used in rating these policies;
- c. Semi-annual, quarterly and monthly modal factors are applied to the annual premium, with the majority of policyholders selecting annual premium mode;
- d. For a history of previous rate revisions refer to the Supplement;
- e. The requested rate increase will apply to policies on their billing anniversary date, following a 60-day policyholder notification period. The rate increases requested in this filing will not be implemented until the implementation of previously approved rate increases (including increases that were approved to be implemented in phases over a multi-year period) has been completed, as well as the expiration of any other time period during which applicable state law or the terms of a prior rate increase approval precluded implementation of a subsequent rate increase;
- f. Premium rates are unisex, level (with the exception of approved rate increases) and payable for life (except for in-force policies with limited pay premium). Premiums generally vary by issue age, daily benefit, benefit period, elimination period, BIO, and any applicable riders selected;
- g. Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications; and
- h. A description of the calculation of the current and proposed rate tables has been attached separately in the Rate document. A rate schedule by issue age will be submitted after the approval of this filing.

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### 8. Actuarial Assumptions

GLIC actively monitors the impact of experience on projections and lifetime loss ratios. As experience emerges, assumptions have been adjusted. Historical updates have resulted in previous increases in the Disabled Life Reserves (DLR), continued strain to the CFT margin, and the continued need for premium rate adjustments. Genworth reviews experience and assumptions every year in connection with CFT.

Two key drivers for the premium rate adjustments have been increased claim costs and lower than expected healthy life terminations (lapse and healthy life mortality). These have impacted both actual historical experience and assumption development of future expectations. Lower than expected healthy life terminations has meant more policies in force at ages when claims are more likely to occur.

The table below summarizes the most impactful assumption updates made since 2014. Updated claim severity assumptions in 2014, 2016, and 2018 have led to the significant strengthening of GLIC's DLR.

Year	Update in Assumptions Due To
2014	Lower Claim Termination Rates (CTR) in later durations Higher Benefit Utilization Rate (BUR) in later durations
2015	Lower Lapse Lower Healthy Life Mortality
2016	Lower CTR BUR methodology enhancement
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	Lower CTR BUR methodology enhancement: increase for Lifetime benefit periods
2019	New incidence assumption with improved fit by age and duration Lower Healthy Life Mortality
2020	Lower CTR Higher BUR
2021	Strengthened BUR Trend, reflecting higher cost of care inflation for LTC services Lower Healthy Life Mortality
2022	Smaller, more routine updates

Beginning with 2016 CFT, GLIC converted from a total life model to a first principles model in which the assumptions are split between healthy lives and disabled lives.

Both healthy life assumptions (lapse, mortality, incidence) and claim severity assumptions (benefit utilization, claim termination, situs mix) are based on Genworth nationwide experience, with differing assumptions by company. The assumptions include adjustments as considered appropriate for future

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projections and based on expected differences in experience due to either policyholder characteristics or underwriting criteria.

The Best Estimate (BE) assumptions described below for lapse, mortality, and morbidity are consistent with those used for GLIC's 2022 Cash Flow Testing (CFT) prior to any provision for contingency, adverse deviation or risk margin. The assumption review for 2022 CFT included data through December 31, 2021, for incurred experience through December 31, 2019. With the exception of benefit utilization rate base assumptions, incurred experience for 2020+ was not used in our 2022 studies in accordance with the companywide decision not to include 2020+ experience in our 2022 studies due to the uncertain future impact of COVID-19 on experience.

The assumptions were developed by Genworth's Long-term Care Experience Studies team in collaboration with other Genworth actuaries. Genworth's Assumption Review Committee approved these assumptions.

A. <u>Lapse:</u>

<u>Original Filing</u>: The product included in this filing was originally priced in 2000 using termination assumptions developed from experience prior to those dates. Originally filed Choice I lapse rates varied by duration. The original ultimate lapse rate was 2.0% in year 6+.

<u>Current Filing</u>: The assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. The actual historical experience and long-term baseline components of the 2022 CFT lapse assumption were unchanged from 2021 CFT. To help alleviate the pressure on the healthy life lapse assumption, in 2022 an update to the assumption development process was introduced which put more weight on the emerging experience and less weight on the baseline assumption.

The current best estimate assumptions for expected lapse rates for healthy lives vary by product, issue age, policy duration, BIO, marital status, underwriting class, benefit period, company, and issue year bands.

The Actual/Expected ratio of 99.1% for these policy forms shows a very good fit of the assumption to the historical experience through 2019.

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The following table is a sample of the GLIC lapse rate assumptions for cells with a lifetime benefit period, married status, and compound BIO:

Sample Lapse Rate Assumption							
UW Discount	Std	Std	Std	Pref	Pref	Pref	
Issue Age	45	55	62	45	55	62	
Duration							
1	8.92%	5.33%	4.86%	7.44%	4.48%	4.12%	
2	5.25%	2.95%	2.65%	4.36%	2.48%	2.25%	
3	3.75%	2.08%	1.86%	3.11%	1.74%	1.58%	
4	2.90%	1.61%	1.45%	2.41%	1.36%	1.23%	
5	2.36%	1.32%	1.20%	1.96%	1.11%	1.02%	
6	1.98%	1.12%	1.02%	1.64%	0.94%	0.87%	
7	1.69%	0.97%	0.88%	1.41%	0.82%	0.76%	
8	1.47%	0.85%	0.78%	1.22%	0.72%	0.67%	
9	1.29%	0.75%	0.70%	1.08%	0.64%	0.60%	
10	1.14%	0.68%	0.64%	0.96%	0.57%	0.55%	
11	1.02%	0.61%	0.59%	0.85%	0.52%	0.51%	
12	0.92%	0.55%	0.56%	0.77%	0.47%	0.49%	
13	0.82%	0.50%	0.53%	0.69%	0.43%	0.47%	
14	0.74%	0.46%	0.52%	0.62%	0.39%	0.46%	
15	0.67%	0.43%	0.51%	0.57%	0.37%	0.47%	
16	0.61%	0.41%	0.52%	0.52%	0.36%	0.48%	
17	0.56%	0.40%	0.53%	0.49%	0.36%	0.50%	
18	0.52%	0.40%	0.55%	0.46%	0.36%	0.52%	
19	0.50%	0.40%	0.58%	0.44%	0.37%	0.55%	
20	0.48%	0.40%	0.61%	0.43%	0.38%	0.59%	
21	0.46%	0.42%	0.67%	0.43%	0.39%	0.65%	
22	0.46%	0.43%	0.74%	0.43%	0.41%	0.73%	
23	0.45%	0.46%	0.83%	0.43%	0.44%	0.82%	
24	0.46%	0.49%	0.94%	0.44%	0.48%	0.93%	
25	0.47%	0.53%	1.06%	0.45%	0.51%	1.05%	

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#### B. Mortality:

<u>Original Filing</u>: Original total lives mortality assumptions were based on the 1983 Individual Annuity Mortality (IAM) Table, Age Last Birthday (ALB), without mortality improvement, with selection factors grading from 50% in year 1 to 100% in years 8 and later.

<u>Current Filing:</u> No update was made in 2022 to the healthy life mortality assumptions. The current best estimate assumptions for expected mortality rates for healthy lives were derived from actual Genworth nationwide long-term care mortality data as of December 31, 2020, for incurred experience through December 31, 2019 (1-year reporting lag). Healthy life mortality assumptions vary by product, issue age, policy duration, gender, marital status, underwriting class, BIO, and company. The assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience.

The Actual/Expected ratio of 98.2% for these policy forms shows a very good fit of the assumption to the historical experience through 2019.

The mortality improvement assumption for healthy lives continues to apply to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience and is supported by the 2022 experience study.

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The following table is a sample of the GLIC healthy life mortality rate assumptions before improvements for policies with married status, standard underwriting class, no BIO and issue age 65:

Sample	Sample Mortality Rate Assumption					
Gender	Μ	F				
Duration						
1	0.29%	0.15%				
2	0.46%	0.25%				
3	0.56%	0.30%				
4	0.63%	0.34%				
5	0.69%	0.38%				
6	0.75%	0.41%				
7	0.90%	0.50%				
8	1.00%	0.56%				
9	1.11%	0.62%				
10	1.23%	0.70%				
11	1.37%	0.78%				
12	1.56%	0.85%				
13	1.74%	0.96%				
14	1.94%	1.08%				
15	2.20%	1.24%				
16	2.45%	1.40%				
17	2.71%	1.58%				
18	3.05%	1.81%				
19	3.48%	2.12%				
20	4.01%	2.49%				
21	4.48%	2.88%				
22	4.95%	3.33%				
23	5.42%	3.84%				
24	5.85%	4.36%				
25	6.32%	4.90%				
26	6.96%	5.57%				
27	7.62%	6.32%				
28	8.25%	7.11%				
29	8.64%	7.71%				
30	8.90%	8.19%				

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#### C. Morbidity:

The morbidity assumption is composed of the following components: incidence, benefit utilization, claim termination (sometimes described as claim continuance), and claim situs mix. Incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Claim termination rates consist of two components – disabled life mortality and claim recoveries. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Prior to 2016, these assumptions were combined into total claim costs for use in the total life modeling approach. With the total life approach, an explicit assumption was needed to reflect policy terminations related to benefit exhaustions. Beginning in 2016, all projections were performed from first principles (i.e., incidence, benefit utilization and claim termination rates are individually reflected in the projection model) and benefit exhaustions are implicitly recognized.

<u>Original Filing</u>: Originally filed expected claim cost for home care and community care benefits for Choice I were based on 1982-1984 National Long-Term Care Surveys for the first two years and company experience after. Company experience was used to develop the assumptions for the nursing home benefits.

<u>Current Filing</u>: The main components of morbidity - incidence, benefit utilization, claim termination and claim situs mix - are described below.

#### 1. Incidence

The current best estimate assumptions for expected incidence rates are derived from actual Genworth nationwide long-term care claim incidence data as of December 31, 2021, for incurred experience through December 31, 2019 (2-year reporting lag). Using incurred experience through December 31, 2019, is in accordance with the companywide decision not to include 2020+ incurred experience in our 2022 studies due to the uncertain future impact of COVID-19 on experience. The base incidence rates vary by product, issue age, policy duration, gender, benefit period, marital status, underwriting class, company, and NFO/non-NFO status.

A non-forfeiture option (NFO) topside adjustment has been applied in the past to reflect the lower incidence for NFO policies than policies in a non-NFO status. In 2022, we introduced NFO and non-NFO as an explanatory variable to the base incidence rate assumption. This update removed the need for the NFO/non-NFO topside adjustment. In addition to adding the NFO/non-NFO explanatory variable, a topside adjustment was developed to account for observed anti-selection on recent non-NFO incidence experience.

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The assumption setting process for the base incidence rates involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience.

To help alleviate the pressure on the incidence assumption, an update to the assumption development process was introduced which put more weight on the emerging experience and less weight on the baseline assumption.

The Actual/Expected ratio of 98.4% for these policy forms shows a very good fit of the assumption to the historical experience through 2019.

The morbidity improvement assumption for healthy lives continues to apply to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience and is supported by the 2022 experience study.

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The following table is a sample of the GLIC claim incidence rate assumptions for policies with a married status and a lifetime benefit period, before any adjustment for non-forfeiture status:

Sample Claim Incidence Rate Assumption								
Gender	М	М	Μ	М	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.07%	0.19%	0.04%	0.12%	0.09%	0.24%	0.05%	0.14%
2	0.10%	0.30%	0.06%	0.19%	0.13%	0.37%	0.08%	0.22%
3	0.13%	0.41%	0.08%	0.26%	0.17%	0.50%	0.10%	0.30%
4	0.16%	0.52%	0.10%	0.33%	0.21%	0.64%	0.12%	0.39%
5	0.20%	0.65%	0.12%	0.41%	0.25%	0.80%	0.15%	0.48%
6	0.23%	0.80%	0.13%	0.50%	0.29%	0.99%	0.17%	0.60%
7	0.27%	0.98%	0.15%	0.61%	0.33%	1.21%	0.19%	0.73%
8	0.31%	1.20%	0.17%	0.75%	0.38%	1.47%	0.22%	0.89%
9	0.36%	1.47%	0.20%	0.92%	0.44%	1.78%	0.26%	1.08%
10	0.42%	1.79%	0.23%	1.13%	0.51%	2.15%	0.29%	1.31%
11	0.49%	2.20%	0.26%	1.40%	0.59%	2.63%	0.34%	1.60%
12	0.58%	2.69%	0.31%	1.73%	0.69%	3.20%	0.39%	1.96%
13	0.68%	3.28%	0.36%	2.16%	0.80%	3.89%	0.46%	2.41%
14	0.80%	3.95%	0.43%	2.63%	0.94%	4.67%	0.54%	2.92%
15	0.88%	4.43%	0.48%	3.00%	1.04%	5.25%	0.59%	3.32%
16	1.01%	5.06%	0.56%	3.51%	1.20%	6.03%	0.67%	3.88%
17	1.17%	5.67%	0.66%	4.10%	1.39%	6.78%	0.78%	4.57%
18	1.35%	6.34%	0.78%	4.79%	1.62%	7.61%	0.90%	5.39%
19	1.56%	7.08%	0.93%	5.59%	1.89%	8.52%	1.06%	6.31%
20	1.79%	7.88%	1.10%	6.46%	2.19%	9.50%	1.25%	7.34%
21	2.06%	8.73%	1.29%	7.40%	2.54%	10.48%	1.48%	8.42%
22	2.43%	9.74%	1.57%	8.54%	3.00%	11.47%	1.78%	9.73%
23	2.83%	10.82%	1.90%	9.76%	3.52%	12.49%	2.13%	11.13%
24	3.26%	11.92%	2.24%	10.88%	4.07%	13.33%	2.51%	12.31%
25	3.71%	13.15%	2.61%	12.13%	4.66%	14.39%	2.91%	13.61%
26	4.18%	14.32%	3.01%	13.39%	5.30%	15.54%	3.35%	14.92%
27	4.80%	15.34%	3.63%	14.51%	6.04%	16.59%	4.07%	16.10%
28	5.46%	16.34%	4.30%	15.58%	6.85%	17.69%	4.86%	17.30%
29	6.16%	17.17%	5.02%	16.38%	7.72%	18.45%	5.72%	18.13%
30	6.89%	17.91%	5.76%	17.07%	8.67%	19.40%	6.66%	19.14%

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#### 2. Benefit Utilization

The current best estimate assumptions for benefit utilization rates (BUR) were updated from the prior year's assumption to use the 3-year period that includes 2018, 2019, and 2021. 2020 was excluded due to perceived abnormally low BURs from the COVID-19 pandemic.

The BUR for CFT purposes is consistent with our Disabled Life Reserving (DLR) BUR assumption. The CFT BUR assumption variables are product, benefit period, company, BIO, claim age, claim duration and original claim situs. The DLR BUR assumptions also vary by diagnosis and daily maximum benefit amount. The less-granular CFT BUR assumptions are due to modeling constraints within AXIS.

The assumption is derived from actual Genworth nationwide long-term care paid claim experience. Genworth considers experience combined from all relevant product types when setting the BUR assumption with potential product-specific adjustments.

A utilization trend is used for reimbursement products. Long-term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption and deflating it by the contractual BIO into the future. In 2021, the BUR trend assumption was strengthened, reflecting higher cost of care inflation for LTC services. Recent experience suggests higher increases in the cost of long-term care, especially for policies with Simple and Compound BIO. There was no update to the BUR trend assumption in 2022. The best estimate cost of long-term care inflation rates ranges from 0% for no BIO to 3.1% for policies with compound BIO, varying by original claim situs and benefit period.

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The following table is a sample of the GLIC base benefit utilization rate assumptions (i.e. before the application of the utilization trend) for a reimbursement policy with a limited benefit period (4+ years), and compound BIO:

	Sample Benefit Utilization Rate Assumption						
Claim Age	81	81	81	86	86	86	
Claim Situs	ALF	HC	NH	ALF	HC	NH	
Claim Duration							
Month 1-6	61.67%	34.28%	74.79%	61.79%	35.99%	76.81%	
Month 7-12	62.88%	41.64%	74.17%	62.77%	43.56%	75.89%	
Year 2	65.83%	49.10%	74.52%	65.31%	51.07%	75.79%	
Year 3	68.96%	55.30%	76.01%	68.10%	57.24%	76.93%	
Year 4	68.10%	58.47%	73.35%	67.05%	60.34%	74.02%	
Year 5	65.35%	58.45%	69.32%	64.22%	60.21%	69.83%	
Year 6	61.65%	55.90%	64.92%	60.57%	57.55%	65.37%	
Year 7+	57.86%	51.72%	60.93%	56.89%	53.32%	61.42%	

## 3. Claim Termination

The current best estimate assumptions for claim termination rates (CTR) are derived from actual Genworth nationwide long-term care data from inception through December 31, 2021, for incurred experience through June 30, 2019 (2.5-year reporting lag). This is in accordance with the companywide decision not to include 2020+ incurred experience in our 2022 studies due to the uncertain future impact of COVID-19 on experience. The CTR assumption variables are product group, gender, benefit period, claim age, claim duration, company and original claim situs. Our experience suggests high terminations in early claim durations are the result of acute disabilities terminating due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is less likely. Claim terminations in later claim durations are driven by disabled life mortality rates.

In 2022, we introduced policy duration at date of loss modifiers for recovery rates and then refreshed the recovery top-side adjustments. This update not only improved the fit for the CFT assumption but also led to better alignment between DLR and CFT CTR assumptions.

The Actual/Expected ratio of 99.1% for these policy forms shows a very good fit of the assumption to the historical experience through 2019.

#### Actuarial Memorandum September 2023

The following table is a sample of the GLIC monthly disabled life mortality assumptions for ALF, female, limited benefit period, claim age 82, for the first 324 monthly claim durations:

	Sample Monthly Disabled Life Mortality Assumption						
Duration	Rate	Duration	Rate	Duration	Rate	Duration	Rate
1	0.12%	16	1.25%	31	1.57%	145-156	2.44%
2	0.16%	17	1.26%	32	1.59%	157-168	2.62%
3	0.29%	18	1.27%	33	1.61%	169-180	2.82%
4	0.78%	19	1.28%	34	1.63%	181-192	3.00%
5	1.28%	20	1.29%	35	1.65%	193-204	3.16%
6	1.29%	21	1.30%	36	1.67%	205-216	3.32%
7	1.29%	22	1.31%	37-48	1.70%	217-228	3.49%
8	1.29%	23	1.33%	49-60	1.98%	229-240	3.67%
9	1.29%	24	1.34%	61-72	2.14%	241-252	3.84%
10	1.30%	25	1.47%	73-84	2.29%	253-264	3.99%
11	1.30%	26	1.49%	85-96	2.26%	265-276	4.12%
12	1.31%	27	1.50%	97-108	2.14%	277-288	4.23%
13	1.23%	28	1.52%	109-120	1.90%	289-300	4.30%
14	1.23%	29	1.54%	121-132	2.08%	301-312	4.31%
15	1.24%	30	1.56%	133-144	2.26%	313-324	4.31%

#### Actuarial Memorandum September 2023

The following table is a sample of the GLIC monthly recovery rate assumptions for ALF, female, limited benefit period, claim age 82, for the first 324 monthly claim durations:

	Sample Monthly Recovery Rate Assumption						
Duration	Rate	Duration	Rate	Duration	Rate	Duration	Rate
1	0.09%	16	0.16%	31	0.09%	145-156	0.00%
2	0.21%	17	0.15%	32	0.09%	157-168	0.00%
3	0.26%	18	0.14%	33	0.09%	169-180	0.00%
4	0.39%	19	0.13%	34	0.09%	181-192	0.00%
5	0.51%	20	0.13%	35	0.09%	193-204	0.00%
6	0.45%	21	0.12%	36	0.09%	205-216	0.00%
7	0.40%	22	0.12%	37-48	0.09%	217-228	0.00%
8	0.36%	23	0.11%	49-60	0.10%	229-240	0.00%
9	0.33%	24	0.11%	61-72	0.11%	241-252	0.00%
10	0.30%	25	0.10%	73-84	0.13%	253-264	0.00%
11	0.27%	26	0.10%	85-96	0.11%	265-276	0.00%
12	0.25%	27	0.10%	97-108	0.06%	277-288	0.00%
13	0.20%	28	0.10%	109-120	0.00%	289-300	0.00%
14	0.18%	29	0.09%	121-132	0.00%	301-312	0.00%
15	0.17%	30	0.09%	133-144	0.00%	313-324	0.00%

#### 4. Claim Situs Mix

A claim situs mix assumption is used to split the incidence rates among the original care situses: NH, ALF and HC. The Situs Mix assumption variables are product, gender, benefit period, marital status, underwriting class, claim age and company.

The current best estimate assumptions for claim situs mix are derived from actual Genworth nationwide long-term care experience, using data as of December 31, 2021, for incurred experience from 2011 through 2019 (2-year reporting lag). Using incurred experience through 2019 is in accordance with the companywide decision not to include 2020+ incurred experience in our 2022 studies due to the uncertain future impact of COVID-19 on experience.

At the younger attained ages, the original situs is more likely to be in home health care. At the higher attained ages, the original situs is more evenly distributed between home care and facility.

The Actual/Expected ratio is 100.0% for ALF, 100.0% for HC, and 100.0% for NH. This is a very good fit to the experience used to set the assumption.

#### Actuarial Memorandum September 2023

The following table is the GLIC situs mix assumption for female, limited benefit period, and standard underwriting class for selected ages:

Sample Claim Situs Mix Rate Assumption						
Marital Status	Claim Age	ALF	нс	ΝН		
	60	3.2%	94.2%	2.6%		
	65	5.9%	90.5%	3.6%		
	70	9.5%	85.8%	4.7%		
Married	75	13.7%	80.7%	5.6%		
	80	17.7%	76.1%	6.2%		
	85	20.8%	72.6%	6.6%		
	90	22.4%	70.9%	6.7%		
	60	6.3%	90.7%	3.0%		
	65	10.3%	85.5%	4.1%		
	70	15.0%	79.8%	5.3%		
Single	75	19.4%	74.3%	6.3%		
	80	22.8%	70.1%	7.1%		
	85	24.7%	67.7%	7.6%		
	90	24.7%	67.4%	7.9%		

#### D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections or the rate increase requested in this memorandum. Expenses have not been explicitly projected.

#### E. Interest:

A 4% interest rate assumption is used to calculate historical, future and lifetime loss ratios. Note that the Loss Ratio regulation does not specify a discount rate.

#### Actuarial Memorandum September 2023

### 9. Development of the Requested Rate Increase

In developing the requested premium rate increase, the following has been considered:

- a. In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2022, for all the forms affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- b. Although this block was priced under the Loss Ratio regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after approval and implementation of this rate action and after full execution of the MYRAP will be substantially higher. This self-limited lifetime loss ratio allows GLIC to prevent recoupment of past losses while still allowing companies to be able to pay future anticipated claims, however it does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- c. The nationwide premium has been restated at your state level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- d. For the projections the rate increase planned for this filing has been assumed to be implemented on August 31, 2024, however GLIC plans to implement the rate increase as soon as possible after the filing is dispositioned, recognizing completion of any prior approved actions, system constraints, etc.;
- e. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state and the requested rate increase are set forth in Exhibit II;
- f. For the sake of modeling simplicity, approved rate increases were applied to all policies in Exhibits I and II;
- g. Historical and projected earned premiums and incurred claims include provisions for waiver of premium; and
- h. Please note that prior filings included the projection experience for Stable Premium Option (SPO) policies which have now been excluded due to known limitations in the data used to model SPO policies. The removal of these policies mostly impacts the Limited Low BIO cohort, where the Lifetime Loss Ratio has been materially impacted; other modeled cohorts are immaterially impacted following this change.

## 10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2022, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2022, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

#### **11. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

#### Actuarial Memorandum September 2023

### **12. Future Rate Increases**

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increases requested in this filing are not approved or if the underlying assumptions are not realized. GLIC does not anticipate future rate increases once MYRAP target premium rate level is achieved.

#### Actuarial Memorandum September 2023

#### **13. Actuarial Certification**

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

I have relied on historical cash flows and projections completed by GLIC's modeling team, which is part of IFA Execution & Strategic Messaging team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on GLIC's modeling team, which is part of IFA Execution & Strategic Messaging team for exhibit generators, which develop the various exhibits submitted in the filing.

I have relied on the GLIC'S Strategic Pricing team, which is part of IFA Execution & Strategic Messaging team for the pricing, methodology and design of the alternative options presented in Section 6 of this actuarial memorandum.

I have relied on statutory valuations as of December 31, 2022, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long-Term Care Reporting & Analysis team, which is part of Actuarial team.

I have also relied on assumptions developed by GLIC's Long-Term Care Assumptions team, which is part of Actuarial team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuaries' best judgement and are consistent with GLIC's business plan at the time of the filing. I have been unable to judge the reasonableness of assumptions and methods without performing substantial additional work and disclaim responsibility for material assumptions and methods selected by the issuer.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws of your state, in particular the Premium Rate Schedule Increases section of your long-term care insurance regulations.

Elizabeth A. Foreman, FSA, MAAA Consulting Actuary Genworth Life Insurance Company September 2023

### Actuarial Memorandum September 2023

# **Supplement for Lifetime Low BIO Policies**

	Data as of 12	//31/2022	
Section 1	In-force policies counts and distribution*	State	Nationwide
	First issued date	August 2002	January 2001
	Last issued date	January 2005	February 2007
	Issued Lives	139	6,430
	(1) In-force Lives	105	3,973
	(2) Total In-force Annualized Premium	\$247,217	\$10,887,926
	<ul><li>(3) Average Premium Before the Requested RI</li><li>(2)/(1)</li></ul>	\$2,354	\$2,740
	Average Premium After the Requested RI	¢7 E24	NI/A
	(3) x (1 + Requested Rate Increase)	\$7,534	N/A
	Average Issue Age	56	57
	Average Attained Age	75	76
	Issue Age		
	<55		29.3%
	55-59		28.5%
	60-64		23.3%
	65-69		12.3%
	70-74		5.4%
	75-79		1.2%
	80+		0.0%
	Benefit Increase		
	None		100.0%
	Simple		0.0%
	Compound		0.0%
Section 7	Date of Approval	Approved Rate Increase**	
	11/15/2013	15%	
	2/12/2015	15%	
	4/12/2016	15%	
	9/26/2018	15%	
	9/8/2020	0%***	
	9/2/2021	52.1%****	
	Cumulative RI	166%	

\*State specific inforce lives and premium reflect policies eligible for the rate increase, which are excluding SPO and paid up policies, where applicable. Nationwide inforce lives, premiums, and distributions are excluding SPO policies only, where applicable. \*\*Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.

\*\*\* Excludes policies with No BIO and Issue Age 70+.

### Actuarial Memorandum September 2023

# Supplement for Lifetime High BIO Policies

	Data as of 12	2/31/2022	
Section 1	In-force policies counts and distribution*	State	Nationwide
	First issued date	June 2002	January 2007
	Last issued date	October 2005	April 2007
	Issued Lives	2,584	80,256
	(1) In-force Lives	1,356	49,016
	(2) Total In-force Annualized Premium	\$6,114,963	\$158,278,051
	<ul><li>(3) Average Premium Before the Requested RI</li><li>(2)/(1)</li></ul>	\$4,510	\$3,229
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$14,295	N/A
	Average Issue Age	56	57
	Average Attained Age	75	76
	Issue Age		
	<55		50.9%
	55-59		29.0%
	60-64		14.9%
	65-69		4.4%
	70-74		0.7%
	75-79		0.1%
	80+		0.0%
	Benefit Increase		
	None		0.0%
	Simple		18.6%
	Compound		81.4%
Section 7	Date of Approval	Approved Rate Increase**	
	11/15/2013	15%	
	2/12/2015	15%	
	4/12/2016	15%	
	9/26/2018	15%	
	9/8/2020	15%***	
	9/2/2021	52.1%****	
	Cumulative RI	206%	

\*State specific inforce lives and premium reflect policies eligible for the rate increase, which are excluding SPO and paid up policies, where applicable. Nationwide inforce lives, premiums, and distributions are excluding SPO policies only, where applicable. \*\*Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.

\*\*\* Excludes policies with No BIO and Issue Age 70+.

## Actuarial Memorandum September 2023

# Supplement for Limited Low BIO Policies

	Data as of 12		
Section 1	In-force policies counts and distribution*	State	Nationwide
	First issued date	July 2002	January 200
	Last issued date	July 2005	June 2007
	Issued Lives	1,030	55,468
	(1) In-force Lives	331	20,484
	(2) Total In-force Annualized Premium	\$630,331	\$29,212,200
	<ul><li>(3) Average Premium Before the Requested RI</li><li>(2)/(1)</li></ul>	\$1,904	\$1,426
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$4,456	N/A
	Average Issue Age	56	57
	Average Attained Age	75	76
	Issue Age		
	<55		19.7%
	55-59		26.4%
	60-64		25.3%
	65-69		17.3%
	70-74		8.9%
	75-79		2.4%
	80+		0.1%
	Benefit Period in Years		
	1		0.0%
	2		14.9%
	3		24.6%
	4		29.2%
	5		0.0%
	6		21.3%
	7		0.0%
	8		9.3%
	10		0.0%
	12		0.7%
	16		0.0%
	20		0.0%
	Benefit Increase		
	None		99.9%
	Simple		0.0%
	Compound		0.1%
Section 7	Date of Approval	Approved Rate Increase**	
	11/15/2013	15%	
	2/12/2015	15%	
	4/12/2016	15%	
	9/26/2018	15%	
	0/0/0000		

9/2/2021 Cumulative RI

9/8/2020

52.1%\*\*\*\* 166%

0%\*\*\*

\*State specific inforce lives and premium reflect policies eligible for the rate increase, which are excluding SPO and paid up policies, where applicable. Nationwide inforce lives, premiums, and distributions are excluding SPO policies only, where applicable. \*\*Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc.

\*\*\* Excludes policies with No BIO and Issue Age 70+.

### Actuarial Memorandum September 2023

# **Supplement for Limited High BIO Policies**

	Data as of 12/		
Section 1	In-force policies counts and distribution*	State	Nationwide
	First issued date	April 2002	January 200
	Last issued date	October 2005	January 2008
	Issued Lives	3,586	188,551
	(1) In-force Lives	1,785	114,487
	(2) Total In-force Annualized Premium	\$5,628,231	\$218,363,067
	<ul><li>(3) Average Premium Before the Requested RI</li><li>(2)/(1)</li></ul>	\$3,153	\$1,907
	Average Premium After the Requested RI (3) x (1 + Requested Rate Increase)	\$7,378	N/A
	Average Issue Age	56	57
	Average Attained Age	75	76
	Issue Age		
	<55		32.7%
	55-59		32.7%
	60-64		23.2%
	65-69		9.2%
	70-74		2.1%
	75-79		0.2%
	80+		0.0%
	Benefit Period in Years		
	1		0.4%
	2		10.4%
	3		20.5%
	4		32.7%
	5		0.0%
	6		24.3%
	7		0.0%
	8		10.9%
	10		0.0%
	12		0.8%
	16		0.0%
	20		0.0%
	Benefit Increase		
	None		0.0%
	Simple		24.4%
	Compound		75.6%
Section 7	Date of Approval	Approved Rate Increase**	
	11/15/2013	15%	
	2/12/2015	15%	
	4/12/2016	15%	
	9/26/2018	15%	
	01010000		

9/2/2021 Cumulative RI

9/8/2020

52.1%\*\*\*\* 202%

13.5%\*\*\*

\*State specific inforce lives and premium reflect policies eligible for the rate increase, which are excluding SPO and paid up policies, where applicable. Nationwide inforce lives, premiums, and distributions are excluding SPO policies only, where applicable. \*\*Approved Rate Increases may vary by Benefit Inflation Option, Benefit Period, Issue Age, etc. \*\*\* Excludes policies with No BIO and Issue Age 70+.

## Actuarial Memorandum September 2023

# Exhibit la: Choice I Policy Forms - Nationwide Experience Lifetime Low BIO - With Maryland Approved Rate Increase\*

<b></b>				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	942,436 5 888 041	137,798	14.6% 14.5%	2.3239	1,531
2002	5,888,041	852,886	14.5%	2.2345	3,729
2003	10,574,102	1,585,795	15.0%	2.1486	5,536
2004	12,448,950	3,793,664	30.5%	2.0659	5,746
2005	12,729,417	4,482,965	35.2%	1.9865	5,790
2006	12,866,017	5,399,430	42.0%	1.9101	5,861
2007	12,830,195	5,971,024	46.5%	1.8366	5,798
2008	12,616,453	4,539,945	36.0%	1.7660	5,715
2009	12,345,770	6,725,631	54.5%	1.6980	5,593
2010	12,059,949	10,945,635	90.8%	1.6327	5,501
2011	11,792,077	7,827,864	66.4%	1.5699	5,421
2012	11,476,608	10,760,551	93.8%	1.5096	5,325
2013	11,062,397	10,359,993	93.7%	1.4515	5,221
2014	11,012,462	13,164,151	119.5%	1.3957	5,101
2015	11,449,128	14,981,524	130.9%	1.3420	4,995
2016	12,296,976	12,470,289	101.4%	1.2904	4,890
2017	13,243,112	12,252,378	92.5%	1.2407	4,747
2018	12,468,207	13,918,956	111.6%	1.1930	4,617
2019	11,184,817	17,894,402	160.0%	1.1471	4,461
2020	10,660,438	11,165,321	104.7%	1.1030	4,288
2021	8,791,224	18,900,444	215.0%	1.0606	4,123
2022	6,756,652	15,459,697	228.8%	1.0198	3,973
2023	6,948,073	19,024,037	273.8%	0.9806	3,783
2024	6,336,397	18,846,116	297.4%	0.9429	3,594
2025	5,783,814	18,723,386	323.7%	0.9066	3,401
2026	5,280,205	18,492,254	350.2%	0.8717	3,204
2027	4,817,140	18,174,743	377.3%	0.8382	3,008
2028	4,388,637	17,820,189	406.1%	0.8060	2,81
2029	3,989,870	17,382,731	435.7%	0.7750	2,61
2030	3,619,538	16,806,151	464.3%	0.7452	2,422
2031	3,275,967	16,114,204	491.9%	0.7165	2,23
2032	2,957,624	15,362,607	519.4%	0.6889	2,049
2033	2,662,502	14,739,379	553.6%	0.6624	1,87
2034	2,387,325	14,170,681	593.6%	0.6370	1,698
2034	2,130,386	13,427,514	630.3%	0.6125	1,532
2035	1,891,238	12,626,260	667.6%	0.5889	
					1,375
2037	1,670,311	11,827,994	708.1%	0.5663	1,227
2038	1,467,064	10,957,328	746.9%	0.5445	1,087
2039	1,280,553	9,978,803	779.3%	0.5235	958
2040	1,110,321	8,939,215	805.1%	0.5034	838
2041	956,194	7,913,136	827.6%	0.4840	728
2042	817,888	6,952,627	850.1%	0.4654	628
2043	694,638	6,058,993	872.3%	0.4475	539
2044	585,443	5,224,366	892.4%	0.4303	458
2045	489,316	4,448,278	909.1%	0.4138	387
2046	405,842	3,739,671	921.5%	0.3978	325
2047	334,322	3,082,187	921.9%	0.3825	271
2048	273,327	2,495,096	912.9%	0.3678	224
2049	221,875	2,014,959	908.2%	0.3537	185
2050	178,898	1,625,738	908.7%	0.3401	15 <sup>-</sup>
2051	143,236	1,308,504	913.5%	0.3270	123
2052	113,929	1,047,353	919.3%	0.3144	100
2053	90,055	835,655	927.9%	0.3023	8
2054	70,793	664,888	939.2%	0.2907	6
2055	55,400	527,694	952.5%	0.2795	52
2056	43,186	416,572	964.6%	0.2688	4
2057		328,301			
	33,549	-	978.6%	0.2584	33
2058	25,978	256,749	988.3%	0.2485	20
2059	20,057	201,823	1006.2%	0.2389	2
2060	15,446	158,023	1023.1%	0.2297	17
2061	11,850	122,094	1030.3%	0.2209	1:
2062	9,049	94,192	1040.9%	0.2124	1(
2063	6,883	72,330	1050.8%	0.2042	ł
2064	5,221	54,885	1051.2%	0.1964	-
2065	3,946	40,728	1032.1%	0.1888	:
2066	2,963	29,476	994.9%	0.1816	4
2067	2,208	21,043	952.9%	0.1746	
2068	1,632	14,770	905.1%	0.1679	
2069	1,202	10,321	858.9%	0.1614	2
2070	878	7,187	819.0%	0.1552	2
2071	637	5,007	785.5%	0.1492	
2072	459	3,481	759.0%	0.1435	
2073	328	2,414	736.6%	0.1380	
2073	233	1,654	710.1%	0.1327	
2074	235 165	1,034	688.1%	0.1327	(
2076	116	776	670.2%	0.1227	
2077	81	527	648.5%	0.1179	
2078	56	360	644.7%	0.1134	
	38	239	625.3%	0.1090	(
2079	25	157	618.9%	0.1049	(
	17	102	612.8%	0.1008	(
2079	17		007.00/	0.0969	(
2079 2080	11	67	627.3%	0.0909	•
2079 2080 2081 2082			627.3%	0.0909	
2079 2080 2081 2082 ccumulated and l	11 Present Values as of 370,752,125	f <b>12/31/2022</b> 279,567,096	75.4%	0.0909	
2079 2080 2081 2082	11 Present Values as of	f 12/31/2022		0.0909	·





## Actuarial Memorandum September 2023

# Exhibit lb: Choice I Policy Forms - Nationwide Experience Lifetime High BIO - With Maryland Approved Rate Increase\*

Calendar Year				4%	
0001	Earned Premium	Incurred Claims	Loss Ratio	<b>Discount Factor</b>	Lives
2001 2002	7,329,739	337,478 7 504 786	4.6% 15.7%	2.3239	13,478
	48,524,614	7,594,786	15.7%	2.2345	37,165
2003	98,177,896	9,226,363	9.4%	2.1486	59,235
2004	123,568,753	12,206,402	9.9%	2.0659	64,106
2005	131,717,517	27,103,647	20.6%	1.9865	65,722
2006	138,425,550	20,050,931	14.5%	1.9101	68,334
2007	140,152,206	26,111,543	18.6%	1.8366	66,922
2008 2009	136,757,695	48,120,086	35.2%	1.7660	65,241
	132,400,677	53,691,149	40.6%	1.6980	63,336
2010	128,778,679	64,919,792	50.4%	1.6327	61,975
2011	125,846,048	66,448,686	52.8%	1.5699	60,797
2012	123,126,238	72,187,327	58.6%	1.5096	59,757
2013	119,362,401	92,469,471	77.5%	1.4515	58,725
2014	120,379,721	122,637,596	101.9%	1.3957	57,675
2015	127,095,407	120,613,419	94.9%	1.3420	56,690
2016	139,178,243	186,940,818	134.3%	1.2904	55,703
2017	151,938,496	181,169,493	119.2%	1.2407	54,561
2018	145,386,283	206,604,762	142.1%	1.1930	53,457
2019	136,681,303	246,803,832	180.6%	1.1471	52,389
2020	143,647,646	199,992,278	139.2%	1.1030	51,222
2021	138,838,994	258,015,782	185.8%	1.0606	50,102
2022	136,645,150	304,712,329	223.0%	1.0198	49,169
2023	153,184,890	239,240,213	156.2%	0.9806	47,580
2024	166,627,618	255,160,617	153.1%	0.9429	46,095
2025	169,302,264	271,216,116	160.2%	0.9066	44,533
2026	162,037,804	284,789,162	175.8%	0.8717	42,892
2027	154,596,927	297,042,718	192.1%	0.8382	41,175
2028	146,990,878	308,646,854	210.0%	0.8060	39,383
2029	139,232,881	319,587,923	229.5%	0.7750	37,522
2030	131,348,403	328,267,621	249.9%	0.7452	35,603
2031	123,384,676	334,213,046	270.9%	0.7165	33,641
2032	115,395,788	337,176,450	292.2%	0.6889	31,649
2033	107,431,036	341,511,401	317.9%	0.6624	29,631
2034	99,505,654	347,432,134	349.2%	0.6370	27,591
2035	91,644,020	349,132,653	381.0%	0.6125	25,547
2036	83,905,734	348,020,143	414.8%	0.5889	23,524
2037	76,373,225	344,896,042	451.6%	0.5663	21,540
2038	69,099,913	337,564,677	488.5%	0.5445	19,608
2039	62,127,002	325,107,972	523.3%	0.5235	17,737
2040	55,498,593	308,586,049	556.0%	0.5034	15,945
2041	49,256,438	289,987,741	588.7%	0.4840	14,248
2042	43,429,222	271,292,695	624.7%	0.4654	12,652
2043	38,032,165	252,440,294	663.8%	0.4475	11,159
2044	33,069,827	232,879,091	704.2%	0.4303	9,774
2045	28,547,906	213,069,862	746.4%	0.4138	8,502
2046	24,464,180	192,870,354	788.4%	0.3978	7,347
2047	20,818,723	171,538,954	824.0%	0.3825	6,310
2048	17,594,080	150,080,251	853.0%	0.3678	5,386
2049	14,765,180	130,566,907	884.3%	0.3537	4,569
2050	12,309,296	113,542,716	922.4%	0.3401	3,852
2051	10,191,424	98,479,118	966.3%	0.3270	3,227
2052	8,380,698	85,260,725	1017.3%	0.3144	2,687
2053	6,847,964	73,714,321	1076.4%	0.3023	2,225
2053	5,561,728	63,377,677	1139.5%	0.2907	1,834
2055	4,492,026	54,254,378	1207.8%	0.2795	1,505
2055	3,609,005	46,306,817	1283.1%	0.2688	1,229
2057	2,885,035	39,191,475	1358.4%	0.2584	1,000
2058	2,294,920	32,857,007	1431.7%	0.2485	810
2050	1,816,596	27,328,291	1504.4%	0.2389	654
2059	1,430,581	22,585,564	1504.4%	0.2389	525
2060	1,430,581	22,585,564 18,491,960	1650.7%	0.2297	525 418
2062	871,837	15,024,023	1650.7%	0.2209	332
2062	674,395	12,183,313	1806.6%	0.2124	262
2003	518,647	9,766,522	1883.1%	0.2042	202
2064	396,404	9,766,522 7,705,642	1943.9%	0.1964	207 161
2065	396,404 300,825	6,005,552	1943.9%	0.1888	125
	-				
2067	226,541	4,593,041	2027.5%	0.1746	96 73
2068	169,424 125,754	3,458,170	2041.1%	0.1679	73
2069	125,754	2,566,794	2041.1%	0.1614	56
2070	92,576	1,869,135	2019.0%	0.1552	42
2071	67,664	1,340,097	1980.5%	0.1492	32
2072	49,098	955,716	1946.5%	0.1435	24
2073	35,367	679,488	1921.3%	0.1380	18
2074	25,249	479,083	1897.4%	0.1327	13
2075	17,922	334,113	1864.3%	0.1276	10
2076	12,659	232,216	1834.4%	0.1227	7
2077	8,875	158,795	1789.3%	0.1179	5
2078	6,186	108,250	1750.0%	0.1134	4
2079	4,274	72,451	1695.1%	0.1090	3
2080	2,926	47,509	1623.7%	0.1049	2
2081	1,984	30,814	1552.8%	0.1008	1
2082	1,333	19,664	1474.8%	0.0969	1
		, -		-	
Accumulated and F	Present Values as of	f 12/31/2022			
Accumulated and F Past:	Present Values as of 4,090,411,309	f <b>12/31/2022</b> 2,966,179,445	72.5%		
			72.5% 288.8%		





## Actuarial Memorandum September 2023

# Exhibit Ic: Choice I Policy Forms - Nationwide Experience Limited Low BIO - With Maryland Approved Rate Increase\*

				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	5,393,573	137,830	2.6%	2.3239	9,255
2002	33,839,421	3,113,954	9.2%	2.2345	24,298
2003	60,933,156	6,312,988	10.4%	2.1486	35,115
2004	69,643,850	9,531,488	13.7%	2.0659	35,961
2005	69,804,120	12,735,031	18.2%	1.9865	35,694
2006	69,012,078	17,223,290	25.0%	1.9101	35,474
2007	67,676,323	21,505,065	31.8%	1.8366	34,804
2008	65,665,744	23,197,509	35.3%	1.7660	34,026
2009	63,389,102	28,991,200	45.7%	1.6980	33,165
2010	61,200,510	30,098,522	49.2%	1.6327	32,403
2010	58,969,926	31,948,073	54.2%	1.5699	31,605
2012	56,552,725	37,356,824	66.1%	1.5096	30,746
2012					-
	53,329,786	37,465,068	70.3%	1.4515	29,736
2014	51,701,190	37,672,438	72.9%	1.3957	28,772
2015	52,643,705	40,075,915	76.1%	1.3420	27,812
2016	54,887,932	41,886,261	76.3%	1.2904	26,806
2017	56,965,005	40,386,352	70.9%	1.2407	25,781
2018	51,929,633	39,945,010	76.9%	1.1930	24,756
2019	44,658,838	41,530,988	93.0%	1.1471	23,641
2020	41,317,850	39,333,640	95.2%	1.1030	22,585
2021	31,687,576	47,604,030	150.2%	1.0606	21,502
2022	21,114,494	49,428,738	234.1%	1.0198	20,484
2023	20,723,608	55,737,477	269.0%	0.9806	19,235
2024	18,514,694	55,077,751	297.5%	0.9429	18,030
2025	16,694,807	54,491,786	326.4%	0.9066	16,841
2025	15,115,211	53,653,737	320.4 %	0.9000	
			355.0% 383.4%		15,675
2027	13,719,008	52,603,701		0.8382	14,519
2028	12,456,328	51,442,790	413.0%	0.8060	13,395
2029	11,296,135	50,056,019	443.1%	0.7750	12,299
2030	10,215,593	48,164,654	471.5%	0.7452	11,238
2031	9,202,462	45,897,594	498.8%	0.7165	10,224
2032	8,265,164	43,479,834	526.1%	0.6889	9,261
2033	7,389,193	41,424,026	560.6%	0.6624	8,343
2034	6,567,700	39,532,306	601.9%	0.6370	7,469
2035	5,801,610	37,119,470	639.8%	0.6125	6,645
2036	5,092,209	34,537,727	678.2%	0.5889	5,877
2037	4,443,404	32,112,404	722.7%	0.5663	5,167
2038	3,852,811	29,620,274	768.8%	0.5445	4,512
2039	3,316,729	26,908,433	811.3%	0.5235	3,911
2040	2,832,471	24,046,975	849.0%	0.5034	3,365
2041	2,400,311	21,189,730	882.8%	0.4840	2,875
2042	2,019,205	18,556,783	919.0%	0.4654	2,439
2043	1,685,489	16,136,831	957.4%	0.4475	2,053
2044	1,395,180	13,882,845	995.1%	0.4303	1,715
2045	1,145,048	11,816,025	1031.9%	0.4138	1,421
2046	931,785	9,928,450	1065.5%	0.3978	1,169
2047	752,301	8,197,263	1089.6%	0.3825	956
2048	602,712	6,657,143	1104.5%	0.3678	776
2049	479,390	5,377,349	1121.7%	0.3537	627
2050	378,477	4,332,393	1144.7%	0.3401	502
2051	296,563	3,467,562	1169.2%	0.3270	400
2052	230,671	2,755,905	1194.7%	0.3144	317
2053	178,227	2,173,173	1219.3%	0.3023	250
2054	136,915	1,698,954	1219.3%	0.2907	196
2055	104,657	1,319,784	1261.1%	0.2795	153
2056	79,593	1,020,027	1281.6%	0.2688	119
2057	60,172	784,636	1304.0%	0.2584	92
2058	45,293	598,534	1321.5%	0.2485	71
2059	33,930	453,987	1338.0%	0.2389	55
2060	25,268	340,734	1348.5%	0.2297	42
2061	18,660	251,642	1348.5%	0.2209	31
2062	13,638	184,334	1351.6%	0.2124	24
2063	9,898	134,981	1363.6%	0.2042	18
2064	7,146	98,343	1376.3%	0.1964	13
2065	5,128	71,092	1386.4%	0.1888	10
2005	3,631	51,051	1406.0%	0.1816	7
2067	2,533	36,100	1425.3%	0.1746	5
2068	1,756	25,070	1427.7%	0.1679	4
2069	1,210	17,167	1418.3%	0.1614	3
2070	826	11,686	1414.3%	0.1552	2
2071	559	7,826	1399.9%	0.1492	1
2072	376	5,219	1387.2%	0.1435	1
2073	249	3,431	1376.3%	0.1380	1
2074	161	2,216	1376.0%	0.1327	0
2075	103	1,429	1383.8%	0.1276	0
2076	66	902	1361.6%	0.1227	0
2070	42	554	1306.9%	0.1227	0
2078	26	338	1280.1%	0.1134	0
2079	16	201	1261.1%	0.1090	0
2080	10	117	1231.7%	0.1049	0
2081	6	68	1187.8%	0.1008	0
	3	41	1274.6%	0.0969	0
2082					
2082	Present Values as of	f 12/31/2022			
2082	Present Values as of 1,834,817,159	f <b>12/31/2022</b> 888,590,535	48.4%		
2082 Accumulated and F			48.4% 438.4%		





## Actuarial Memorandum September 2023

# Exhibit Id: Choice I Policy Forms - Nationwide Experience Limited High BIO - With Maryland Approved Rate Increase\*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	13,283,317	177,250	1.3%	2.3239	29,78
2002	95,104,327	2,320,283	2.4%	2.2345	89,349
2003	196,380,141	7,526,070	3.8%	2.1486	141,820
2004	244,495,779	10,668,994	4.4%	2.0659	153,18
2005	258,891,268	14,482,247	5.6%	1.9865	156,63
2006	269,893,438	22,670,398	8.4%	1.9101	162,05
			11.0%	1.8366	-
2007	272,341,978	29,969,243			159,09
2008	266,675,819	35,068,139	13.2%	1.7660	155,81
2009	259,544,040	54,629,231	21.0%	1.6980	152,11
2010	253,365,417	72,770,455	28.7%	1.6327	149,26
2011	247,968,201	75,232,649	30.3%	1.5699	146,64
2012	242,689,312	99,442,027	41.0%	1.5096	144,24
2013	235,635,535	120,912,891	51.3%	1.4515	141,65
2014	237,801,339	136,627,234	57.5%	1.3957	139,13
2015	250,683,116	159,294,843	63.5%	1.3420	136,39
2016	272,576,346	186,284,909	68.3%	1.2904	133,67
	, ,				-
2017	295,951,691	211,330,370	71.4%	1.2407	130,75
2018	281,800,871	247,137,245	87.7%	1.1930	127,75
2019	261,370,574	270,157,719	103.4%	1.1471	124,67
2020	270,554,340	238,709,305	88.2%	1.1030	121,37
2021	245,112,812	302,132,543	123.3%	1.0606	118,02
2022	214,986,579	347,053,105	161.4%	1.0198	114,56
2023	237,803,700	350,845,981	147.5%	0.9806	110,13
2024	257,095,697	376,586,105	146.5%	0.9429	105,71
					105,71
2025	259,150,945	401,932,856	155.1%	0.9066	
2026	245,487,042	422,869,451	172.3%	0.8717	96,31
2027	231,733,371	441,239,177	190.4%	0.8382	91,42
2028	217,887,207	457,508,949	210.0%	0.8060	86,42
2029	203,975,779	471,032,788	230.9%	0.7750	81,30
2030	190,046,822	479,305,591	252.2%	0.7452	76,14
2031	176,208,300	482,029,177	273.6%	0.7165	70,98
2032	162,604,256	480,213,035	295.3%	0.6889	65,85
2033	149,299,027	479,597,894	321.2%	0.6624	60,76
		479,259,362			
2034	136,303,231	, ,	351.6%	0.6370	55,72
2035	123,631,767	471,365,616	381.3%	0.6125	50,77
2036	111,394,652	458,525,348	411.6%	0.5889	45,98
2037	99,717,530	443,665,634	444.9%	0.5663	41,38
2038	88,684,426	424,920,861	479.1%	0.5445	37,00
2039	78,322,780	400,796,637	511.7%	0.5235	32,84
2040	68,669,285	372,593,576	542.6%	0.5034	28,95
2041	59,764,706	342,220,053	572.6%	0.4840	25,35
2042	51,642,589	312,135,770	604.4%	0.4654	22,04
2042			638.6%		
	44,298,030	282,866,498		0.4475	19,02
2044	37,694,612	254,487,003	675.1%	0.4303	16,29
2045	31,817,722	227,447,910	714.8%	0.4138	13,84
2046	26,640,705	201,612,143	756.8%	0.3978	11,67
2047	22,130,086	176,001,108	795.3%	0.3825	9,78
2048	18,239,278	151,120,449	828.5%	0.3678	8,13
2049	14,918,366	128,789,348	863.3%	0.3537	6,71
2050	12,108,709	109,305,963	902.7%	0.3401	5,51
2051	9,753,354	92,164,407	945.0%	0.3270	4,48
	, ,				
2052	7,796,623	77,274,965	991.1%	0.3144	3,62
2053	6,186,934	64,517,796	1042.8%	0.3023	2,91
2054	4,876,626	53,442,546	1095.9%	0.2907	2,33
2055	3,819,406	44,030,753	1152.8%	0.2795	1,85
2056	2,973,310	36,137,053	1215.4%	0.2688	1,46
2057	2,301,461	29,480,253	1280.9%	0.2584	1,15
2058	1,771,639	23,845,653	1346.0%	0.2485	90
2059	1,356,783	19,195,335	1414.8%	0.2389	70
2060	1,033,530	15,340,117	1484.2%	0.2297	54
		, ,			42
2061	782,294	12,137,755	1551.6%	0.2209	
2062	587,734	9,554,057	1625.6%	0.2124	32
2063	438,918	7,520,743	1713.5%	0.2042	24
2064	326,356	5,873,506	1799.7%	0.1964	18
2065	241,354	4,550,703	1885.5%	0.1888	14
2066	177,377	3,504,275	1975.6%	0.1816	10
2067	129,289	2,668,021	2063.6%	0.1746	7
2068	93,733	2,008,544	2142.8%	0.1679	5
2069	67,537	1,485,321	2199.3%	0.1614	4
2070	48,269	1,088,021	2254.1%	0.1552	3
2071	34,323	785,734	2289.2%	0.1492	2
2072	24,265	556,909	2295.1%	0.1435	1
2073	17,033	391,800	2300.2%	0.1380	1
2074	11,802	273,941	2321.1%	0.1327	
2075	8,132	191,250	2351.9%	0.1276	
2076	5,561	132,259	2378.3%	0.1227	
2070		90,342	2407.4%	0.1227	
	3,753	,			
2078	2,520	60,834	2414.2%	0.1134	
2079	1,678	40,954	2440.3%	0.1090	
2080	1,102	27,018	2451.9%	0.1049	
2081	719	17,454	2427.4%	0.1008	
2082	466	11,131	2389.0%	0.0969	
2002	400	11,131	2009.070	0.0303	
		40/04/0000			
	Present Values as of		10 101		
. 4 .	7,924,324,371	3,337,620,500	42.1%		
st: ture: etime:	2,490,063,959 10,414,388,330	6,701,413,311 10,039,033,811	269.1% 96.4%		





## Actuarial Memorandum September 2023

# Exhibit IIa: Choice I Policy Forms - Nationwide Experience Lifetime Low BIO - With 220% Requested Rate Increase\*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	942,436	137,798	14.6%	2.3239	1,53
2002	5,888,041	852,886	14.5%	2.2345	3,72
2003	10,574,102	1,585,795	15.0%	2.1486	5,53
2004	12,448,950	3,793,664	30.5%	2.0659	5,74
2005	12,729,417	4,482,965	35.2%	1.9865	5,79
2006	12,866,017	5,399,430	42.0%	1.9101	5,86
2007	12,830,195	5,971,024	46.5%	1.8366	5,79
2008	12,616,453	4,539,945	36.0%	1.7660	5,7
2009	12,345,770	6,725,631	54.5%	1.6980	5,59
2010	12,059,949	10,945,635	90.8%	1.6327	5,50
2011	11,792,077	7,827,864	66.4%	1.5699	5,42
2012	11,476,608	10,760,551	93.8%	1.5096	5,32
2013	11,062,397	10,359,993	93.7%	1.4515	5,22
2014	11,012,462	13,164,151	119.5%	1.3957	5,10
2015	11,449,128	14,981,524	130.9%	1.3420	4,99
2016	12,296,976	12,470,289	101.4%	1.2904	4,89
2017	13,243,112	12,252,378	92.5%	1.2407	4,74
2018	12,468,207	13,918,956	111.6%	1.1930	4,6
2019	11,184,817	17,894,402	160.0%	1.1471	4,46
2020	10,660,438	11,165,321	104.7%	1.1030	4,28
					-
2021	8,791,224	18,900,444	215.0%	1.0606	4,12
2022	6,756,652	15,459,697	228.8%	1.0198	3,97
2023	6,948,073	19,024,037	273.8%	0.9806	3,78
2024	9,800,396	19,766,101	201.7%	0.9429	3,59
2025	15,746,938	21,210,321	134.7%	0.9066	3,40
2026		20,795,992	140.8%	0.8717	
	14,768,790				3,20
2027	13,793,042	20,333,402	147.4%	0.8382	3,00
2028	12,822,336	19,857,415	154.9%	0.8060	2,8
2029	11,860,702	19,306,461	162.8%	0.7750	2,6
2030	10,916,543	18,615,566	170.5%	0.7452	2,42
2031	9,998,149	17,807,198	178.1%	0.7165	2,23
2032	9,113,266	16,940,168	185.9%	0.6889	2,04
2033	8,265,910	16,220,455	196.2%	0.6624	1,87
2034	7,455,428	15,562,413	208.7%	0.6370	1,69
2035	6,683,703	14,716,725	220.2%	0.6125	1,53
2036	5,955,068	13,807,906	231.9%	0.5889	1,37
2037	5,274,239	12,904,029	244.7%	0.5663	1,22
2038	4,642,627	11,923,749	256.8%	0.5445	1,08
2039	4,059,475	10,830,067	266.8%	0.5235	95
2040	3,524,826	9,677,369	274.5%	0.5034	83
2041	3,039,125	8,546,570	281.2%	0.4840	72
2042	2,602,102	7,491,934	287.9%	0.4654	62
2043	2,211,916	6,513,848	294.5%	0.4475	53
2044	1,865,751	5,603,566	300.3%	0.4303	4
2045	1,561,045	4,760,587	305.0%	0.4138	38
2046	1,295,914	3,994,226	308.2%	0.3978	32
2047	1,068,030	3,285,779	307.6%	0.3825	27
2048	873,729	2,655,223	303.9%	0.3678	22
2049	709,632	2,141,127	301.7%	0.3537	
	-				
2050	572,305	1,725,355	301.5%	0.3401	1
2051	458,302	1,387,036	302.6%	0.3270	12
2052	364,566	1,108,929	304.2%	0.3144	1(
2053	288,177	883,781	306.7%	0.3023	ł
2054	226,538	702,391	310.1%	0.2907	(
2055		556,818			
	177,281		314.1%	0.2795	ļ
2056	138,196	438,995	317.7%	0.2688	4
2057	107,356	345,496	321.8%	0.2584	
2058	83,131	269,871	324.6%	0.2485	
2059	64,184	211,879	330.1%	0.2389	
2060	49,426	165,681	335.2%	0.2297	
2000	37,921	127,842	337.1%	0.2209	
		-			
2062	28,956	98,472	340.1%	0.2124	
2063	22,026	75,504	342.8%	0.2042	
2064	16,708	57,218	342.5%	0.1964	
2065	12,627	42,401	335.8%	0.1888	
2066	9,481	30,653	323.3%	0.1816	
2000	7,067	21,859	309.3%	0.1746	
		-			
2068	5,222	15,328	293.5%	0.1679	
2069	3,845	10,701	278.3%	0.1614	
2070	2,808	7,444	265.1%	0.1552	
2071	2,040	5,179	254.0%	0.1492	
2072	1,468	3,597	245.0%	0.1435	
2072	1,049	2,490	237.5%	0.1380	
2074	745	1,704	228.6%	0.1327	
2075	528	1,167	221.1%	0.1276	
2076	370	796	215.0%	0.1227	
2077	260	540	207.7%	0.1179	
2078	179	368	206.0%	0.1134	
2079	122	244	199.5%	0.1090	
2080	81	160	197.1%	0.1049	
0004	53	104	195.0%	0.1008	
2081	34	69	199.3%	0.0969	
2081 2082					
2082	Present Values as of	12/31/2022			
2082	Present Values as of 370,752,125	<b>12/31/2022</b> 279,567,096	75.4%		
2082 cumulated and l			75.4% 187.8%		

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Maryland



## Actuarial Memorandum September 2023

# Exhibit IIb: Choice I Policy Forms - Nationwide Experience Lifetime High BIO - With 217% Requested Rate Increase\*

2002     48, 524, 614     7, 594, 786     15, 7%     2, 2345     37, 11       2004     123, 568, 753     12, 206, 402     9, 9%     2, 0659     64, 11       2005     133, 777, 751     27, 103, 547     20, 054     1, 1901     66, 57, 72       2006     138, 425, 550     20, 050, 011, 1543     14, 85%     1, 1910     66, 53, 32       2008     138, 767, 665     44, 120, 066     36, 22%     1, 1660     66, 53, 32       2010     128, 776, 676     64, 917, 72, 75     68, 65%     1, 1569     60, 77       2011     127, 126, 738     67, 149     40, 45%     1, 1569     60, 77       2011     127, 126, 738     72, 187, 327     68, 65%     1, 1569     60, 77       2011     127, 146, 446     614, 44, 866     64, 44, 866     657, 72     73, 56, 56%     1, 457, 75, 56     1, 447, 75, 55     1, 447, 75, 56     1, 447, 75, 56     1, 447, 75, 57, 75, 75, 75, 75, 75, 75, 75, 7					4%	
2002     44.824.614     7.994.789     115.7%     2.2345     37.1       2004     123.666.753     12.206.402     9.9%     2.0669     64.1       2005     131.77.57.7     27.103.447     2.06%     1.0669     65.7       2006     134.425.550     22.003.031     14.5%     1.0101     68.3       2007     134.425.550     22.011.434     16.45%     1.0600     63.3       2009     132.420.077     55.011.403     16.46%     1.0600     63.3       2011     122.756.267.7     55.64%     1.0600     69.7     55.6       2013     113.02.401     92.469.47     77.5%     1.4515     55.7       2014     123.757.263     126.649.762     166.47.83     159.43%     1.3400     55.4       2017     143.936.263     122.657.640     194.95%     1.4515     55.4       2014     126.769.477     126.83.419     134.34%     1.0400     51.2       2014     136.94.764     196.962.278     186.2%     1.0108     49.1  2						
2003     0.9177 896     9.228,963     9.4%     2.1486     9922       2004     132,567,754     22,103,847     20.6%     1.9865     65.7       2005     134,175,517     27,103,847     20.6%     1.9865     65.7       2007     140,152,205     22,011,043     18.6%     1.8468     65.8       2008     136,775,767     50.890,762     1.8467     1.8468     65.8       2011     127,576,76     50.890,762     52.8%     1.6567     67.9       2012     123,120,238     72,197,327     56.6%     1.0506     59.7       2013     119,362,201     22,63,996     101,9%     1.3957     57.6       2016     139,178,243     166,403     114,2%     1.2044     55.7       2017     15,638,460     181,164,403     114,337     1.3937     57.6       2018     159,681,404     142,145     1.13301     53.4       2014     138,389,844     24,00432     160.6%     10.9948     10.9949       2024     140,445,007			-			13,478
2004     12.206.402     9.9%     2.0659     64.7       2005     131.712.71     72.10.847     2.06%     1.9665     65.7       2006     134.425.550     2.00.90.931     1.45%     1.9665     66.7       2008     132.70.0177     63.09.1149     40.05%     1.8806     66.9       2009     132.40.0177     63.09.1149     40.05%     1.8807     81.9       2011     123.67.02     42.49.77     64.919.192     64.44     1.8327     81.9       2011     120.75.07     7.05%     1.942.40     1.942.40     1.945.5     1.957       2011     120.705.407     120.613.419     9.495.41     1.3425     1.2407     55.4       2016     120.705.407     120.613.419     9.495.5     1.1417     55.3       2017     151.938.496     181.169.433     113.2%     1.2407     35.4       2018     44.538.523     20.66.07.72     1.245.5     1.163     51.2       2017     138.89.94     284.013.72     18.8.9%     1.041     52.3 <td></td> <td></td> <td></td> <td></td> <td></td> <td>37,165</td>						37,165
2006     131,717,517     27,103,047     20.6%     1.9665     66.7       2007     140,152,206     26,111,643     18.6%     1.8366     66.9       2009     132,677,696     44,100,068     3.5%     1.7660     65.2       2009     132,677,697     64,317,222     54.4%     1.8377     61.9       2011     122,773,677     64,415,722     56.6%     1.8579     61.9       20113     119,862,401     92,469,471     7.75%     1.4515     55.7       20141     120,373,721     122,637,396     101.91%     1.3927     75.6       2016     139,178,243     180,440,818     134,3%     1.2647     55.7       2016     145,862,283     200,607,762     142,1%     1.1630     54.4       2018     145,862,283     204,603,52     104,645     11.974     1.2647     45.25       2018     145,867,80     239,402,217     132,25     104,645     11.974     1.2647       2019     153,647,77     750,663,65     61.56     61.57 <td< td=""><td></td><td></td><td></td><td></td><td></td><td>59,235</td></td<>						59,235
2006     134.25.560     20.060.931     14.6%     1.9101     66.3       2008     136.757.695     44.120.065     35.2%     1.7660     66.2       2010     122.696.777     55.601.149     40.6%     1.6980     65.3       2011     125.642.048     66.448.665     52.4%     1.6980     65.3       2011     125.642.048     66.448.665     52.4%     1.5996     65.7       2011     125.642.048     66.448.665     52.4%     1.5996     55.7       2013     120.7195.407     120.613.419     94.9%     1.9907     55.4       2014     139.472.428     159.6408     1.143.4%     1.2407     55.6       2017     151.938.496     111.169.403     112.2%     1.2404     55.7       2019     136.861.303     246.803.822     180.61%     1.1471     52.3       2021     138.838.994     265.015.722     123.05     1.0198     44.51       2022     136.61%.148.800     33.240.213     186.2%     0.8666     40.0       2022						64,106
2007     14.0.152.206     26.11.6.43     18.6%     18.866     66.2       2009     132.77.695     44.12.0086     35.2%     1.7660     65.2       2011     123.76.67.7     64.918.72     64.44     65.27     61.91       2011     123.76.67.79     64.918.727     56.6%     1.5999     65.7       2013     113.952.401     62.469.471     77.5%     1.4415     65.7       2014     120.379.21     122.677     55.6%     1.3657     57.6       2014     120.379.21     122.677     14.415     1.67.7     1.4415     56.7       2014     120.376.21     120.678     110.278     1.2477     57.6     1.19.37     57.6       2018     145.986.283     208.678.772     110.278     1.2477     1.19.37     57.6       2021     136.687.890     230.240.213     162.2%     0.980.9     1.19.7       2022     153.164.800     230.240.213     162.2%     0.980.9     47.1       2023     153.164.93.53     20.267.97     1.36.2%<						65,722
2008     132,70,005     44,120,086     35,2%     1,7660     65,3       2010     122,802,7%     75,360,1149     40,6%     1,6920     65,3       2011     125,864,048     66,44,666     52,4%     1,5999     66,7       2012     123,120,238     72,187,327     58,6%     1,5999     66,7       2014     120,57,394     101,9%     1,3957     75,6     14,15     58,7       2016     139,192,443     166,940,613     13,449     14,444     1,47     15,33,49     14,495     11,2%     1,247 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
2009     132,400,677     55,691,449     40,6%     1,6827     61,8       2011     125,763,779     64,915,792     64,445,865     52,8%     1,5995     667,7       2013     113,962,401     82,469,471     77,5%     1,4515     85,7       2014     123,762,2347     124,667,7565     10,454,1349     94,464     1,3420     55,7       2015     127,055,407     10,013,419     94,464     1,3420     55,7       2016     153,473,441     10,447,63     110,47,7     54,84     1,000,7     52,32       2019     156,519,303     246,903,392     110,057,81     116,346,344     54,345     54,344       2020     143,847,446     199,992,278     139,22%     11,471     53,34       2021     153,544,940     230,240,213     162,2%     0,906     44,15       2022     153,154,940     230,240,577,576     62,2%     0,906     44,55       2024     271,183,977     275,005,823     90,6%     0,4129     45,145       2024     271,183,977						,
2010     128,778,679     64,919,792     90.4%     1.6327     61.9       2011     128,64,048     66.448,668     52.8%     1.5096     90.7       2013     119,382,401     92,494,41     77.5%     1.44515     58.7       2014     120,379,721     122,637,596     101.9%     1.3667     75.6       2016     139,178,243     166,640,618     13.35%     1.2604     58.7       2017     161,533,466,238     206,604,762     142,11%     1.1530     55.4       2018     143,356,238     206,604,762     142,11%     1.1530     55.4       2020     158,847,644     238,920,77     126,613,1278     70.1500     55.4     1.0508     52.2       2021     138,839,944     232,037,679     65,27%     0.9066     44.5     1.152,202     2.0956     41.5     0.9066     45.5       2022     159,344,640     383,32,037,679     65,27%     0.9066     43.5       2024     41,118,986     363,377,125     9.50%     0.7452     35.6						
2011     125,246,048     66,448,666     52,25%     15,6969     657.7       2013     113,362,401     92,469,471     77,5%     14,515     557.7       2014     120,379,712     122,637,569     10,19%     1,3420     556.7       2015     127,005,407     120,613,419     94,95%     1,3420     556.7       2017     151,387,424     163,406,493     113,27%     1,2407     55,57       2018     443,807,644     19,692,278     132,27%     1,1030     51,42       2020     143,827,644     19,692,278     132,27%     1,1030     51,22       2021     136,645,193     341,712,292     220,54%     1,0066     50,11       2025     136,645,198     320,7757     65,75%     0,6832     44,621,378     70,15%     0,832     44,11       2026     491,198,082     367,589,685     81,5%     0,8069     33,57       2026     491,233,103     244,621,378     70,15%     0,832     44,11       2026     491,233,103     344,621,378     70,						
2012     123,126,238     72,187,327     58,6%     1.6096     567,7       2014     120,379,721     122,637,596     101,9%     1.3957     57,6       2015     120,015,419     94,9%     1.3420     556,6       2016     139,178,243     180,940,818     134,3%     1.2904     557,6       2017     151,038,406     181,169,4493     112,2%     1.2407     54,5       2018     145,856,283     206,004,762     144,21%     1.1930     554,4       2020     143,848,942     236,20,752     166,6%     1.0006     50,11       2021     153,164,867     322,20,15     1.26,7%     0.9469     44,15       2024     27,138,977     27,500,56,23     99,6%     0.9429     46,0       2025     504,415,753     322,07,164     20,775     0.52,7%     0.966     44,55       2026     447,165,503     377,226,644     12,07%     0.7462     36,66       2031     383,602,100     39,277,444     102,07%     0.6889     31,58						-
2013     119,362,401     92,469,471     77,5%     1.4515     687,771       2015     127,095,407     120,613,419     94,9%     1.3420     556,8       2016     139,178,243     186,948,181     119,27%     1.2407     45,5       2017     151,398,496     111,109,493     119,27%     1.2407     45,5       2018     145,386,203,303     246,603,452     120,47%     199,27%     119,32%     1.1417     52,3       2021     138,689,49     256,015,762     185,85%     1.0666     50,1       2022     133,618,800     236,240,213     166,27%     0.9866     47,5       2025     401,203,103     344,621,378     65,27%     0.8966     45,65       2026     404,203,103     344,621,378     70,57%     0.8396     31,67       2028     41,118,082     397,586,865     81,67%     0.8966     33,6       2030     406,830,564     386,337,125     95,07%     0.7452     35,6       2031     333,572,735     392,704,41     102,02%						
2014     120,379,721     122,637,596     101.9%     1.3847     57.6       2015     127,096,470     120,613,419     94.9%     1.3420     56.6       2016     139,178,443     186,940,818     134,3%     1.2804     56.7       2018     145,385,283     206,804,782     142,11%     1.1390     55.4       2019     136,861,510     302,476,803,812     190,9%     1.1471     52.3       2020     143,647,646     199,992,278     139,2%     1.1050     65.7       2021     138,648,150     304,772,320     223,00%     0.1498     46.0       2022     138,164,649     213     156,27%     0.9806     44.5       2024     275,138,977     275,005,823     99,6%     0.9429     46.0       2025     590,415,768     336,005,775,75     0.832     41,11     2008     44,17     2008     34,972,427     92,056     35,65     61,55,40,88     31,62,40,80     37,55     2036     23,74,01,94     0.9624     208     20,32,23,73,24     41,11     20						
2015     127,065,407     120,613,419     94,9%     1.2404     65,7       2017     151,328,449     181,169,483     119,2%     1.2404     64,5       2019     135,681,303     245,803,832     180,6%     1.1471     52,3       2020     143,647,646     199,92,778     139,2%     1.1030     51,7       2021     138,838,944     258,015,782     195,2%     109,8%     0.446,66     50,1       2022     138,465,163     304,772,232     223,3%     1.0198     0.946,6     45,19       2024     276,138,977     275,005,823     99,8%     0.942,29     46,00     45,19       2025     509,415,788     332,03,7679     65,2%     0.946,6     45,13       2027     471,445,864     356,289,055     75,5%     0.338,22     41,11       2028     529,470,053     378,246,640     88,1%     0.7765     33,6       2031     333,502,160     39,127,164,41     102,2%     0.668,31     34,6       2033     355,724,527     353,74,527     355,						-
2016     139,178,243     186,940,843     119,276     1.2407     64,65       2018     145,386,283     206,604,762     142,145     1.1930     554       2019     136,861,303     246,803,882     180,876     1.1471     523,335       2020     135,645,150     304,772,329     223,305     1.0168     49,1       2021     135,645,150     304,772,329     223,305     0.9666     47,58       2024     276,138,977     275,005,823     49,646     0.9422     46,0       2025     50,415,768     332,075,797     65,276     0.9366     44,55       2026     49,1,283,103     344,621,378     70,136     0.7717     42,84       2028     45,1,188,082     337,725     65,076     0.9362     41,11       2028     45,1,188,082     337,725     96,076     0.7452     35,67       2030     406,830,564     386,337,125     96,076     0.7452     35,67       2031     338,572,447     139,276     102,076     0.7462     36,6						
2017     151     133,84,969     181     119,24%     1.24,17%     1.142,17%       2019     133,681,303     244,803,832     180,67%     1.142,11%     1.143,01     55,34       2020     133,838,994     255,015,782     185,85%     1.0060     50,11       2021     133,838,994     255,015,782     195,25%     0.9806     47,51       2023     155,184,890     239,240,213     195,27%     0.9806     47,51       2024     276,138,977     275,005,823     99,97%     0.9429     46,00       2025     509,415,768     332,037,679     65,27%     0.9306     44,51       2026     429,470,503     376,246,640     38,15%     0.7756     33,53       2020     429,470,503     376,246,640     38,15%     0.7769     33,56       2031     335,502,160     39,1257,644     102,01%     0.7165     33,66       2033     335,724,527     395,753,966     117,71%     0.6669     31,63       2035     223,7440,110     40,015,74     128,854						-
2018     142,386,283     206,804,762     142,11%     1,1830     554,4       2019     136,645,150     326,782     138,28%     1,1030     651,7       2021     136,645,150     304,712,329     223,09%     1,0198     49,1       2024     276,138,977     275,005,823     49,64%     0,4429     460,0       2024     276,138,977     275,005,823     49,64%     0,4429     460,0       2025     659,415,768     332,077,679     65,27%     0,9366     435,3       2026     491,23,103     344,621,378     70,11%     0,8777     42,88       2027     47,1445,564     356,393,7,125     95,07%     0,7482     356,6       2030     466,830,564     386,337,125     95,07%     0,7482     356,6       2031     338,502,1453     338,57,644     109,27%     0,889     31,6       2032     358,742,457     357,636,8     117,79%     0,6624     256,5       2034     311,610,226     400,691,574     128,87%     0,6624     15,8 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td></tr<>						
2019     136,661,303     246,803,832     190,6%     1.1471     55.3       2020     138,838,944     258,015,782     155,8%     1.0006     50.1       2021     138,484,944     239,240,213     156,2%     0.9806     47,57       2022     153,114,490     239,240,213     156,2%     0.9806     47,67       2025     509,415,788     332,037,679     65,2%     0.9806     44,60       2026     471,145,864     356,289,805     75,5%     0.3832     41,11       2027     471,145,864     356,289,805     75,5%     0.3832     41,11       2028     429,470,503     378,246,640     88,1%     0.7766     33,6       2031     333,502,160     391,257,644     100,2%     0.6684     296,6       2033     335,724,627     395,73,386     117,9%     0.6684     296,6       2035     287,440,110     400,501,866     139,3%     0.6125     255,5       2037     240,116,479     391,439,925     103,0%     0.6683     21,5,5						
2020     143.647.646     199.969.278     199.2%     1.1030     51.2       2021     136.645.150     304.712.329     223.0%     1.0198     49.11       2023     153.144.800     239.207.13     156.2%     0.9806     47.63       2024     276.138.977     275.005.823     99.6%     0.9429     46.00       2025     50.415.768     332.037.679     55.2%     0.9066     44.53       2026     441.233.103     344.621.378     70.1%     0.8717     42.86       2027     47.145.844     356.299.05     75.5%     0.8336.24     41.1       2028     451.198.062     367.589.565     81.5%     0.8060     35.3       2030     406.630.574     328.641.03     102.0%     0.7462     35.6       2031     335.724.57     357.578.868     117.9%     0.6824     26.6       2033     357.272.844     38.9.302.175.81     100.2%     0.6889     23.5       2034     311.581.026     40.575.868     117.9%     0.6845     21.6						
2021     138,638,994     258,015,782     165,8%     1.0906     40.11       2023     153,144,890     239,240,213     156,2%     0.9806     47,55       2024     276,138,977     275,005,823     99,6%     0.9429     46,00       2025     509,445,768     332,037,679     65,2%     0.9066     44,53       2026     441,233     334,427,378     70,1%     0.8312     41,11       2026     441,149,804     356,288,905     75,5%     0.8332     41,11       2029     424,470,503     378,246,640     88,1%     0.7750     37,85       2031     338,902,160     381,227,764,41     102,0%     0.7185     38,6       2032     339,728,593     392,774,981     109,2%     0.6869     31,6       2035     281,741,737     397,134,450     150,7%     0.5689     32,5       2036     283,641,737     397,134,450     150,7%     0.5689     32,5       2036     283,641,77     397,134,450     150,7%     0.5689     32,5						
2022     136,646,150     304,772,329     222,0%     1.0198     49,14       2024     276,138,977     275,008,823     99,6%     0.9429     46,00       2025     50,415,768     332,037,679     65,2%     0.9066     44,55       2026     491,293,103     344,421,378     70,1%     0.8717     42,88       2027     471,846,844     365,298,056     81,5%     0.8060     35,33       2028     451,198,082     367,589,586     81,5%     0.8060     35,35       2030     406,630,564     366,337,125     95,0%     0.7452     35,66       2031     335,724,57     356,738,888     117,9%     0.6889     31,6       2033     357,724,57     367,738,888     117,9%     0.6870     22,55       2036     263,541,737     307,134,450     150,7%     0.5869     21,5       2036     263,541,737     367,134,450     150,7%     0.5869     21,5       2037     240,146,479     31,143,93,25     163,0%     0.5445     10,6						
2023     153,144,890     239,240,213     156,2%     0.9806     47,55       2024     265,189,77     275,005,823     99,6%     0.9429     46,00       2026     509,415,768     332,037,679     65,2%     0.9066     44,55       2026     441,131,03     344,621,378     70,1%     0.8332     41,11       2029     421,418,040     367,658,045     81,5%     0.9066     303,32       2029     424,470,503     378,246,640     88,1%     0.7750     37,55       2031     338,602,160     381,257,644     100,2%     0.7185     33,66       2033     335,724,527     395,753,868     11,79%     0.6624     26,6       2034     311,581,026     400,591,574     128,9%     0.6745     22,5       2035     287,440,10     400,591,574     128,9%     0.6624     22,6       2036     217,572,264     381,018,122     175,7     0.5445     116,0       2038     217,572,264     381,018,122     175,7     0.4346     0.4303     9,7						
2024     276,138,977     275,008,823     99,6%     0.9429     46,00       2026     401,233,103     344,821,378     70,1%     0.8717     42,81       2027     471,445,844     356,298,055     75,5%     0.8332     41,11       2028     451,198,082     367,689,685     81,5%     0.8040     33,33       2029     442,470,533     378,225     0.60,4%     0.7452     35,6       2031     363,502,160     301,257,644     109,2%     0.60624     29,6       2033     335,724,527     395,763,866     117,9%     0.6624     29,6       2035     2287,440,110     400,501,868     139,3%     0.6125     22,5,5       2036     226,541,173     397,134,450     106,7%     0.5889     235,5       2037     240,164,679     39,1439,925     163,0%     0.5663     21,5       2040     175,527,44     351,011,101,22     17,52,44     0.4404     14,2       2041     155,645,1888     322,336,364     207,4%     0.44405     12,6						
2025     500,415,768     332,037,679     65.2%     0.0066     44.25       2026     4471,845,864     356,298,955     75.5%     0.8382     41.1       2029     429,470,503     378,246,840     88.1%     0.7760     37.5       2030     406,80,554     396,37,125     95.0%     0.7452     35.6       2031     383,672,477     385,678,866     117.9%     0.6624     26.6       2033     336,724,57     385,678,866     117.9%     0.6624     26.6       2034     311,581,026     400,591,574     128,6%     0.6370     27.55       2036     2263,541,737     397,134,450     150,7%     0.5889     23.55       2038     217,527,264     381,018,122     175,2%     0.5445     19.6       2040     175,025,961     344,658,002     196,9%     0.5034     15.9       2041     154,51,711     300,747,528     247,4%     0.4303     9.7       2041     154,51,88     322,33,64     207,4%     0.4454     12.6       204						
2026     491,233,103     344,621,376     70.1%     0.8717     42.81       2027     471,48,564     356,298,905     75.5%     0.8382     41.1       2028     451,198,082     367,589,585     81.5%     0.7569     35.5       2030     406,830,564     366,337,125     95.0%     0.7452     35.6       2031     335,724,527     395,738,686     110.92%     0.6889     31.6       2033     355,724,527     395,738,686     117.9%     0.5689     23.5       2033     235,72,644     310.101,122     172.2%     0.5445     19.66       2033     277,527,644     381,131,112     177.7     0.534     15.9%       2033     215,77,702     364,975,589     196,6%     0.5334     15.9%       2040     175,052,661     344,4653,002     196,9%     0.5334     15.9%       2041     175,67,734     223,238,364     207.4%     0.44454     12.6%       2043     120,181,013     278,023,271     231.3%     0.4475     11.1,1						
2027     471,845,864     356,286,905     7.55%     0.8382     41,11       2028     429,470,603     378,246,640     88.1%     0.7750     37.63       2030     406,830,654     386,337,125     95.0%     0.7452     35.68       2031     383,502,160     391,257,644     102.0%     0.7165     33.6       2032     339,728,258     392,704,981     100.2%     0.6869     13.6       2033     287,440,110     400,591,574     122.6%     0.6370     27.55       2036     287,571,02     364,975,589     186.4%     0.5235     17.7       2040     175,025,961     344,655,002     196.9%     0.5034     15.9       2041     155,41,713     300,161,564     216.9%     0.4054     12.6       2041     155,61,888     322,338,384     207.4%     0.4440     14.2       2042     137,151,771     300,161,564     216.9%     0.4054     12.6       2043     120,161,013     278,623,271     23.33%     0.4475     11.1       <						
2028     451 198.062     367.369.585     81.5%     0.8060     39.3       2029     429.470.003     378.246.640     88.1%     0.7452     35.6       2030     406.830.644     386.337.125     99.0%     0.7452     35.6       2031     33.57.24.527     395.763.686     117.9%     0.66849     31.6       2033     335.724.527     395.763.686     117.9%     0.66241     29.6       2035     287.440.110     400.501.868     150.7%     0.5689     23.5       2036     237.72.64     31.101.122     175.2%     0.6445     19.6       2038     217.527.264     38.1018.122     175.2%     0.5445     19.6       2040     175.025.661     344.665.002     196.9%     0.5034     15.9       2041     155.451.868     322.335.844     207.4%     0.4464     12.6       2043     120.181.013     278.023.271     231.3%     0.4375     1.1       2044     104.557.734     255.39.483     244.2%     0.4303     9.7       2						
2029     429,470,503     378,246,640     88,1%     0.7750     37,52       2031     383,502,160     391,257,644     102,0%     0.7165     33,6       2033     335,724,827     395,763,868     117,9%     0.6689     31,65       2034     311,561,026     400,951,574     128,6%     0.6370     27,65       2035     227,440,110     400,591,574     128,6%     0.6370     27,65       2036     223,541,737     397,134,450     150,7%     0.5445     21,55       2038     217,527,864     381,016,122     175,2%     0.5445     12,57       2040     175,025,961     344,650,002     196,9%     0.4545     12,26       2041     155,451,888     322,33,364     207,4%     0.4454     12,26       2041     10,151,013     278,023,217     23,13%     0.4475     11,11       2044     104,657,734     256,329,483     244,2%     0.4003     9,77       2045     90,32,52     232,529,483     244,2%     0.4003     9,77						
2030     406,830,564     886,337,125     96,0%     0.7452     35,66       2031     338,5724,527     395,768,368     317,2%     0.6889     316       2033     335,724,527     395,768,368     117,9%     0.6624     29,55       2034     311,561,025     400,591,574     122,6%     0.6370     27,55       2035     227,440,110     400,591,574     122,6%     0.6632     21,55       2038     223,527,264     381,018,122     175,2%     0.5445     19,66       2039     195,767,102     364,975,589     186,4%     0.5235     17,7,7       2040     175,025,561     344,658,002     196,9%     0.5034     15,9%       2041     155,473,485,209,483     242,2%     0.4030     9,7,7       2044     120,181,013     276,029,271     231,3%     0.4475     11,11       2044     120,187,014     206,475,233     281,4%     0.3825     6,3       2045     90,302,322     282,88,708     257,6%     0.4138     8,56       2046						39,383
2031     383,502,160     391,257,644     100,2%     0.6889     31,6       2032     355,774,527     395,763,868     117,9%     0.6624     2265       2033     335,774,527     395,763,868     117,9%     0.6624     2265       2036     223,541,737     397,134,460     150,7%     0.5689     22,55       2038     223,752,72,64     381,018,122     175,2%     0.5445     19,66       2033     115,57,102     364,375,589     186,4%     0.5235     17,77       2040     175,025,961     344,656,002     196,9%     0.4644     142,2       2042     137,151,171     300,161,564     219,9%     0.4654     12,6       2044     104,57,734     225,5,329,463     244,2%     0.4303     9,7       2045     90,302,322     220,268,3708     267,6%     0.4138     6,5       2046     7,421,110     209,448,548     270,7%     0.3976     5,3       2046     55,717,779     161,527,135     289,9%     0.3377     5,32						37,522
2032     356,722,358     392,704,961     109,2%     0.6859     316,6       2033     335,724,527     395,763,868     117,7%     0.6624     20,6       2034     311,581,028     400,591,574     128,6%     0.6370     27,57       2035     287,440,110     400,591,574     128,6%     0.6624     23,55       2037     240,164,679     391,439,925     163,0%     0.6689     23,55       2039     195,767,102     364,976,589     186,4%     0.5235     17,7       2040     175,052,961     344,658,002     186,9%     0.5034     15,9       2041     155,641,888     322,333,364     207,4%     0.4854     12,8       2042     120,161,013     276,023,271     231,3%     0.4475     11,11       2044     104,557,734     255,329,483     244,2%     0.4303     9,7       2046     97,302,322     223,583,706     257,6%     0.4138     8,55       2046     97,472,91     161,527,135     289,9%     0.3678     4,53		, ,				35,603
2033     335,724,527     395,763,866     117,9%     0.6624     28,6       2034     311,581,026     400,591,574     128,6%     0.6370     27,55       2035     287,440,110     400,591,574     128,6%     0.6370     27,55       2036     263,541,737     397,134,450     150,7%     0.5663     21,5-       2038     217,527,264     381,018,122     175,2%     0.5444     196,6       2039     195,767,102     364,650,002     196,9%     0.6034     16,9       2041     156,51,886     322,330,364     207,4%     0.4840     14,2       2042     137,161,171     300,161,564     218,9%     0.4654     126,18       2045     90,302,322     22,533,708     244,2%     0.4333     9,7       2046     77,47,110     206,48,548     270,7%     0.3976     7,3       2046     77,72,79     161,527,135     289,9%     0.3677     45,3       2046     55,717,29     161,527,135     289,9%     0.3677     45,3       20						
2034     311,581,026     400,591,574     128,6%     0.6370     27,55       2036     263,541,737     397,134,450     150,7%     0.6889     23,55       2037     240,164,679     391,439,925     163,0%     0.6869     23,55       2038     217,527,264     380,118,122     175,2%     0.6445     196,6       2039     195,767,102     364,975,569     186,4%     0.5235     17,7       2040     175,052,961     344,658,002     196,9%     0.5034     159,9       2041     165,641,868     322,353,364     207,4%     0.4854     12,66       2043     120,181,013     278,022,271     231,3%     0.4475     11,11       2044     104,557,734     225,529,483     244,2%     0.4303     9,7       2045     90,302,322     232,583,706     257,6%     0.4138     8,55       2046     77,72,133     289,9%     0.3678     5,33       2046     57,77,203     139,927,305     299,1%     0.3537     4,55       2051     3			, ,			
2035     287,440,110     400,501,888     139,3%     0.6125     25,5       2036     263,541,737     397,134,450     163,0%     0.5863     21,5       2038     217,527,264     381,018,122     175,2%     0.6463     21,5       2038     217,527,264     381,018,122     175,2%     0.6464     164,0       2039     195,767,102     364,658,002     196,9%     0.5034     15,9       2041     155,451,888     322,38,384     207,4%     0.4840     14,2       2042     137,151,171     300,161,564     218,9%     0.4654     126,1       2044     104,557,734     255,329,483     244,2%     0.4303     9,7       2045     90,302,322     235,83,708     257,6%     0.4138     8,5       2046     77,421,110     200,548,548     270,7%     0.3878     5,3       2046     76,702,3139,927,305     299,4%     0.3678     5,3       2050     39,003,298     12,201,701     310,7%     0.3401     3,8       2051     32,						
2036     223,541,737     397,134,460     160,7%     0.5869     22,55       2037     240,164,679     391,439,925     163,0%     0.5663     21,5       2038     217,527,264     381,018,122     175,2%     0.5445     196,6       2039     195,767,102     364,975,589     186,4%     0.5235     17,7       2040     175,052,961     344,455,002     196,9%     0.5034     15,9       2042     137,151,171     300,161,564     218,9%     0.4654     12,66       2043     120,181,013     276,023,271     231,3%     0.4475     11,11       2044     104,567,734     255,529,483     244,2%     0.4030     9,7       2045     90,302,322     322,358,708     276,7%     0.4138     8,55       2046     77,421,110     209,485,448     270,7%     0.3978     7,33       2049     46,775,203     139,927,305     299,1%     0.3537     4,53       2051     32,299,555     104,732,614     324,3%     0.3207     128       <						-
2037   240.164.679   391.439.925   163.0%   0.5663   21.5     2038   217.527.264   381.018.122   175.2%   0.5445   19.66     2039   195.767.102   364.976.589   186.4%   0.5235   17.7     2040   175.025.961   344.656.002   196.9%   0.5034   15.9     2041   135.451.888   322.336.364   207.4%   0.4840   14.2     2042   137.151.171   300.161.564   218.9%   0.4445   11.1     2044   104.557.744   255.329.483   244.2%   0.4303   9.7     2045   90.302.322   232.583.708   257.6%   0.4138   8.57     2046   77.421.110   209.546.544   270.7%   0.3978   7.3     2047   65.908.254   186.479.23   291.4%   0.3273   4.5     2050   39.003.298   121.201.701   310.7%   0.3401   38.8     2051   32.299.555   104.732.614   324.3%   0.3270   3.22     2052   26.566.085   590.357.675   340.1%   0.3401   3.6						
2038   217,527,864   381,018,122   175,2%   0.5435   17,77     2040   175,025,961   344,656,002   196,9%   0.5034   15,9     2041   155,451,888   322,336,364   207,4%   0.44654   126,652     2042   137,151,171   300,161,564   218,9%   0.4654   126,652     2043   120,181,013   276,023,271   231,3%   0.4475   11,11     2044   104,657,734   255,329,483   244,2%   0.4303   9,7     2045   90,302,322   222,583,708   257,6%   0.4138   8,55     2046   77,421,110   209,546,542   207,7%   0.3378   7,3     2048   55,717,279   161,527,135   299,9%   0.3537   4,55     2050   39,003,298   121,201,701   310,7%   0.3401   3,88     2051   32,299,555   104,732,614   324,3%   0.3270   3,22     2053   21,708,045   77,859,860   386,7%   0.3223   2,22     2054   17,630,678   66,726,528   376,5%   0.2907   1,88 <						
2039     195,767,102     364,978,689     186,4%     0.5235     17,7,2       2040     175,025,961     344,658,002     196,9%     0.5034     15,9%       2041     165,641,888     322,336,364     207,4%     0.4840     14,2       2042     137,151,171     300,161,564     218,9%     0.44654     12,6       2043     120,181,013     277,023,221     231,3%     0.4475     11,11       2044     104,657,734     255,329,483     244,2%     0.4303     9,7       2045     90,302,322     232,583,708     257,6%     0.41188     8,57       2046     77,421,110     209,548,648     270,7%     0.3378     7,3       2048     55,717,279     161,527,135     299,9%     0.3678     53       2051     32,299,555     104,73,614     324,3%     0.301     3,8       2052     26,566,085     90,357,675     340,1%     0.3144     2,6       2052     21,656,085     90,357,675     340,1%     0.3123     22,2      2054						
2040     175.025.961     344.658.002     196.9%     0.534     15.9       2041     155.451.888     322.336.364     207.4%     0.4854     14.2       2042     137.151.171     300.161.564     218.9%     0.4654     12.6       2043     120.181.013     276.023.271     231.3%     0.4475     11.1       2044     104.557.734     225.533.708     287.6%     0.4138     8.5       2046     07.42.1110     209.548.548     270.7%     0.3978     7.3       2047     65.908.254     185.467.923     281.4%     0.3537     4.55       2048     55.717.279     161.527.135     299.9%     0.3678     5.33       2050     39.003.298     121.201.701     310.7%     0.3414     2.66       2051     32.299.555     104.732.614     324.3%     0.3270     32.2       2052     26.566.085     90.357.675     340.1%     0.3144     2.66       2052     26.566.085     90.357.675     340.1%     0.323     2.22      2054						
2041     155,451,888     322,336,364     207,4%     0.4604     14,22       2042     137,151,171     300,161,564     218,9%     0.4654     12,68       2043     120,181,013     278,023,271     231,3%     0.4475     11,11       2044     104,557,734     255,329,483     244,2%     0.4303     9,73       2045     90,302,322     223,253,708     257,6%     0.4138     8,55       2046     77,421,110     209,548,648     270,7%     0.3978     7,33       2048     55,717,279     161,527,155     289,9%     0.3676     5,33       2050     39,003,298     121,201,713     10,7%     0.3401     3,88       2051     32,299,555     104,732,614     324,3%     0.3270     3,22       2054     17,630,678     66,726,528     378,5%     0.2007     1,88       2055     14,239,721     56,943,643     399,9%     0.2795     1,55       2056     11,440,547     48,452,740     423,5%     0.2688     1,22       2056						
2042     137,151,171     300,161,564     218,9%     0.4654     12.68       2043     120,181,013     278,023,271     231,3%     0.4475     11,11       2044     104,567,734     255,329,483     244.2%     0.4303     9,7       2045     90,302,322     222,583,708     257,6%     0.4138     8,56       2046     77,421,110     209,545,548     270,7%     0.3876     5,33       2048     55,717,279     161,527,135     289,9%     0.3676     5,33       2049     46,775,203     139,927,305     299,1%     0.3377     4,56       2050     39,003,298     121,201,701     310,7%     0.3401     3.88       2051     32,299,555     104,732,614     324.3%     0.3270     3.22       2052     26,560,085     90,357,675     340.1%     0.3144     2.66       2055     14,239,721     56,943,646     399,9%     0.2795     1.50       2056     1,245,97     34,180,854     469,8%     0.2485     8       2057						
2043   120,181,013   278,023,271   231,3%   0.4475   11,11     2044   104,557,734   255,329,483   244,2%   0.4303   9,77     2045   90,302,322   232,583,708   257,6%   0.4138   8,55     2046   77,421,110   209,548,548   270,7%   0.3878   7,33     2047   65,908,254   185,467,923   281,4%   0.3825   6,33     2048   55,717,279   161,527,135   289,9%   0.3676   5,33     2050   39,003,298   121,201,701   310,7%   0.3401   3,88     2051   32,299,555   104,732,614   324,3%   0.3270   3,22     2052   26,566,085   90,357,675   340,1%   0.3144   2,68     2053   21,708,045   77,859,860   388,7%   0.3022   2,22     2054   17,690,078   66,726,528   378,5%   0.2907   1,85     2055   14,239,721   56,943,646   399,9%   0.2795   1,55     2056   1,440,547   48,855,414   469,8%   0.2688   1,62						
2044     104 657 734     253 29,483     244 2%     0.4303     9.7.       2045     90,302,322     232,583,708     257,6%     0.4138     8.56       2046     77,421,110     209,548,548     270.7%     0.3978     5.33       2048     55,717,279     161,527,135     289.9%     0.3678     5.33       2050     39,003,298     121,201,701     310.7%     0.3401     3.88       2051     32,299,555     104,732,614     324.3%     0.3270     3.22       2052     26,660,805     90,357,675     340,1%     0.3144     2.66       2054     17,630,676     66,726,528     376,5%     0.2907     1,8       2054     17,630,676     66,726,528     376,5%     0.2908     1,22       2055     14,239,721     56,943,646     399.9%     0.2795     1,55       2056     1,440,547     48,452,740     423.5%     0.2888     1,22       2057     9,145,561     40,85,591     447,1%     0.2584     1,20       2058						
2045     90.302.322     232.583.708     257.6%     0.4138     8.53       2046     77.421,110     209.548,548     270.7%     0.3978     7.33       2047     65.908,254     185.467,923     281.4%     0.3825     6.33       2048     55.717,279     161.527,135     289.9%     0.3678     5.33       2049     46.775,203     139.927,305     299.1%     0.3537     4.50       2050     39.003,288     121,201,701     310.7%     0.3401     3.88       2051     32.299,555     104.732,614     324.3%     0.3270     3.22       2053     21.708,045     77.859,860     358.7%     0.3023     2.22       2054     17.630,678     66.726,528     378.5%     0.2907     1.85       2055     14.4239,721     56.43.646     399.9%     0.2795     1.55       2055     14.4239,721     56.43.646     399.9%     0.2485     8       2056     1.744,897     34.160.854     469.8%     0.2485     8       2058     <						
2046     77,421,110     209,548,548     270.7%     0.3978     7,3       2047     65,908,254     185,467,923     281,4%     0.3825     6,3       2048     55,717,279     181,527,135     289,9%     0.3678     5,33       2049     46,775,203     139,927,305     299,1%     0.3537     4,55       2050     39,003,298     121,201,701     310,7%     0.3401     3,88       2051     32,299,555     104,732,614     324,3%     0.3270     3,22       2054     17,630,678     66,726,528     378,5%     0.2907     1,88       2055     14,239,721     56,943,646     399,9%     0.2795     1,55       2056     11,440,547     48,452,740     423,5%     0.2688     1,22       2057     9,145,561     40,85,591     447,1%     0.2554     1,00       2058     7,274,897     34,180,854     469,8%     0.2485     86       2059     5,758,611     28,354,363     49,24%     0.2389     66       2060     4						
2047   65,908,254   185,467,923   281,4%   0.3825   6,3     2048   55,717,279   161,527,135   289,9%   0.3678   5,3     2050   39,003,298   121,201,701   310.7%   0.3401   3,8     2051   32,299,555   104,732,614   324,3%   0.3270   3,22     2052   26,666,085   90,357,675   340,1%   0.3144   2,66     2053   21,708,045   77,859,860   368,7%   0.3023   2,22     2054   17,630,678   66,726,528   378,5%   0.2907   1,83     2055   14,239,721   56,943,646   399,9%   0.2795   1,51     2056   11,440,547   48,452,740   423,5%   0.2688   1,00     2058   7,274,897   34,180,854   469,8%   0.2485   8     2059   5,758,611   28,354,363   492,4%   0.2389   66     2060   4,534,942   23,376,068   515,5%   0.2209   44     2062   2,763,724   15,481,526   560,2%   0.2124   33     2066						
2048   55,717,279   161,527,135   289.9%   0.3678   5,33     2049   46,775,203   139,927,305   299,1%   0.3637   4,55     2050   39,003,298   121,201,701   310,7%   0.3401   3.88     2051   32,299,555   104,732,614   324.3%   0.3270   3.22     2052   20,566,085   90,357,675   340.1%   0.3144   2,66     2053   21,708,045   77,859,860   588.7%   0.2297   1,55     2056   14,239,721   56,943,646   399.9%   0.2795   1,56     2056   14,423,974   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2485   8     2058   5,758,611   28,3433   492.4%   0.2389   8     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,095,340   537.7%   0.2209   4     2062   2,763,724   15,481,526   500.2%   0.2124   33     2066   <						
2049   46,775,203   139,927,305   299.1%   0.3537   4,50     2050   39,003,298   121,201,701   310.7%   0.3401   3.84     2051   32,299,555   104,732,614   324,3%   0.3270   3.22     2052   26,566,085   90,357,675   340,1%   0.3144   2,66     2054   17,78,0,678   66,726,528   378,5%   0.2907   1,86     2055   14,4239,721   56,943,646   399,9%   0.2795   1,56     2056   11,440,547   48,452,740   423,5%   0.2688   1,22     2057   9,145,561   40,855,591   447,1%   0.2485   8     2058   7,724,897   34,180,854   469,8%   0.2485   8     2059   5,758,611   28,354,363   492,4%   0.2389   66     2060   4,534,942   23,376,068   515,5%   0.2297   55     2061   3,551,244   19,095,340   537,7%   0.2209   44     2062   2,763,724   15,491,504   644,44%   0.1888   11     2066						
2050   39,003,298   121,201,701   310,7%   0.3401   3.8     2051   32,299,555   104,732,614   324,3%   0.3270   3.2     2052   26,560,085   90,357,675   340,1%   0.3144   2.66     2053   21,708,045   77,859,860   358,7%   0.3023   2.22     2054   17,630,678   66,726,528   378,5%   0.2907   1,8     2055   14,239,721   56,943,646   399,9%   0.2795   1,55     2056   11,440,547   48,452,740   423,5%   0.2688   1,22     2057   9,145,561   40,885,591   447,1%   0.2584   1,00     2058   7,274,897   34,180,854   469,8%   0.2485   8     2059   5,758,611   28,354,363   492,4%   0.2389   66     2061   3,551,244   19,095,340   517,5%   0.2297   55     2063   2,137,831   12,529,815   586,1%   0.2042   22     2064   1,644,111   10,026,088   609,8%   0.1964   22     2065 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
2051   32,299,555   104,732,614   324.3%   0.3270   3,22     2052   26,566,085   90,357,675   340,1%   0.3144   2,66     2053   21,708,045   77,859,860   368,7%   0.3023   2,22     2054   17,630,678   66,726,528   378,5%   0.2907   1,83     2055   14,239,721   56,943,646   399,9%   0.2795   1,51     2056   11,440,547   48,652,740   423,5%   0.2688   1,22     2057   9,145,551   40,885,591   447,1%   0.2389   68     2059   5,758,611   28,376,068   515,5%   0.2297   55     2060   4,534,942   23,376,068   515,5%   0.2297   55     2061   3,551,244   19,095,340   537,7%   0.2029   44     2062   2,763,724   15,481,526   560,2%   0.2124   33     2063   2,137,831   12,529,815   586,1%   0.2042   22     2064   1,644,111   10,026,098   609,8%   0.1964   24     2065						
2052   26,566,085   90,357,675   340.1%   0.3144   2,60     2053   21,708,045   77,859,860   358.7%   0.3023   2,22     2054   17,630,678   66,726,528   378.5%   0.2907   1,83     2055   14,239,721   56,943,646   399.9%   0.2795   1,51     2056   11,440,547   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   8     2059   5,758,611   28,354,363   492.4%   0.2389   63     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,995,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2064   1,644,111   10,026,098   609.8%   0.1964   22     2065   1,256,600   7,897,190   628.5%   0.1888   11     2066   953,						
2053   21,708,045   77,859,860   358.7%   0.3023   2,22     2054   17,630,678   66,726,528   378.5%   0.2907   1,83     2055   14,239,721   56,943,646   399.9%   0.2795   1,51     2056   11,440,547   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   88     2059   5,758,611   28,354,363   492.4%   0.2389   66     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,774   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   24     2065   1,256,600   7,897,190   628.5%   0.1888   14     2066   93,86,						
2054   17,630,678   66,726,528   378.5%   0.2907   1,83     2055   14,239,721   56,943,646   399.9%   0.2795   1,51     2056   11,440,547   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   68     2050   5,758,611   28,354,363   492.4%   0.2389   66     2060   4,534,942   23,376,068   515.5%   0.2207   55     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   22     2065   1,256,600   7,897,190   628.5%   0.1888   14     2066   933,653   2,616,370   656.3%   0.1614   52     2070   293,465						
2055   14,239,721   56,943,646   399.9%   0.2795   1,50     2056   11,440,547   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   88     2059   5,758,611   28,354,363   492.4%   0.2389   63     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   22     2065   1,256,600   7,897,190   628.5%   0.1888   14     2066   953,616   6,145,404   644.4%   0.1816   11     2067   718,136   4,693,378   653.6%   0.1614   25     2070   293,655		, ,				
2056   11,440,547   48,452,740   423.5%   0.2688   1,22     2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   88     2059   5,758,611   28,354,363   492.4%   0.2389   66     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   22     2065   1,266,600   7,897,190   628.5%   0.1888   10     2066   953,616   6,145,404   644.4%   0.1816   11     2067   718,136   4,693,378   653.6%   0.1614   26     2070   293,465   1,903,124   648.5%   0.1552   4    2071   214,496   1,363,040 </td <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td>		, ,				
2057   9,145,561   40,885,591   447.1%   0.2584   1,00     2058   7,274,897   34,180,854   469.8%   0.2485   86     2059   5,758,611   28,354,363   492.4%   0.2389   66     2060   4,534,942   23,376,068   515.5%   0.2297   55     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   24     2065   1,266,600   7,897,190   628.5%   0.1888   10     2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   656.3%   0.1614   9     2069   398,639   2,616,370   656.3%   0.1614   9     2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040<			, ,			
2058     7,274,897     34,180,854     469,8%     0.2485     8       2059     5,758,611     28,354,363     492,4%     0.2389     66       2060     4,534,942     23,376,068     515,5%     0.2297     53       2061     3,551,244     19,095,340     537,7%     0.2209     44       2062     2,763,724     15,481,526     560,2%     0.2124     33       2063     2,137,831     12,529,815     586,1%     0.2042     24       2065     1,256,600     7,897,190     628,5%     0.1888     11       2066     953,616     6,145,404     644,4%     0.1816     12       2066     1,256,600     7,897,190     628,5%     0.1888     11       2066     953,616     6,145,404     644,4%     0.1816     12       2067     718,136     4,693,378     653,6%     0.1746     93       2068     537,074     3,529,154     657,1%     0.1614     94       2071     214,496     1,363,040						
2059   5,758,611   28,354,363   492,4%   0.2389   63     2060   4,534,942   23,376,068   515,5%   0.2297   55     2061   3,551,244   19,095,340   537,7%   0.2209   44     2062   2,763,724   15,481,526   560,2%   0.2124   33     2063   2,137,831   12,529,815   586,1%   0.2042   24     2064   1,644,111   10,026,098   609,8%   0.1964   24     2065   1,256,600   7,897,190   628,5%   0.1888   11     2066   953,616   6,145,404   644,4%   0.1816   12     20667   718,136   4,693,378   653,6%   0.1746   95     2068   537,074   3,529,154   657,1%   0.1679   35     2070   293,465   1,903,124   648,5%   0.1435   24     2071   214,496   1,363,040   635,5%   0.1492   35     2073   112,112   689,817   615,3%   0.1380   35     2074   80,040   485,943						1,000
2060   4,534,942   23,376,068   515.5%   0.2297   52     2061   3,551,244   19,095,340   537.7%   0.2209   44     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   22     2065   1,256,600   7,897,190   628.5%   0.1888   16     2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   653.6%   0.1746   9     2068   537,074   3,529,154   657.1%   0.1679   3     2069   398,639   2,616,370   656.3%   0.144   9     2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040   635.5%   0.1492   3     2072   155,641   971,128   624.0%   0.1327   3     2075   56,812   338,617   596.0						810
2061   3,551,244   19,095,340   537.7%   0.2209   4     2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   24     2065   1,256,600   7,897,190   628.5%   0.1888   16     2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   653.6%   0.1746   32     2068   537,074   3,529,154   657.1%   0.1679   32     2069   398,639   2,616,370   656.3%   0.1614   32     2070   293,465   1,903,124   648.5%   0.1552   42     2071   214,496   1,363,040   635.5%   0.1492   33     2073   112,112   689,817   615.3%   0.1380   32     2075   56,812   338,617   596.0%   0.1227   33   160,688   571.2%   0.1179   32   33 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>654 525</td>						654 525
2062   2,763,724   15,481,526   560.2%   0.2124   33     2063   2,137,831   12,529,815   586.1%   0.2042   24     2064   1,644,111   10,026,098   609.8%   0.1964   24     2065   1,256,600   7,897,190   628.5%   0.1888   16     2066   953,616   6,145,404   644.4%   0.1816   11     2067   718,136   4,693,378   653.6%   0.1746   54     2068   537,074   3,529,154   657.1%   0.1679   55     2069   398,639   2,616,370   656.3%   0.1614   54     2070   293,465   1,903,124   648.5%   0.1552   56     2071   214,496   1,363,040   635.5%   0.1492   55     2072   155,641   971,128   624.0%   0.1435   57     2073   112,112   689,817   615.3%   0.1380   57     2075   56,812   338,617   596.0%   0.1227   57     2076   40,128   235,162   588.0% <td></td> <td></td> <td></td> <td></td> <td></td> <td>525 418</td>						525 418
2063   2,137,831   12,529,815   586.1%   0.2042   20     2064   1,644,111   10,026,098   609.8%   0.1964   20     2065   1,256,600   7,897,190   628.5%   0.1888   10     2066   953,616   6,145,404   644.4%   0.1816   11     2067   718,136   4,693,378   653.6%   0.1746   0     2068   537,074   3,529,154   657.1%   0.1679   7     2069   398,639   2,616,370   656.3%   0.1414   4     2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040   635.5%   0.1492   5     2072   155,641   971,128   624.0%   0.1435   5     2073   112,112   689,817   615.3%   0.1380   5     2074   80,040   485,943   607.1%   0.1327   5     2075   56,812   338,617   596.0%   0.1227   5     2076   40,128   235,162   586.0%   0.			, ,			
2064   1,644,111   10,026,098   609.8%   0.1964   20     2065   1,256,600   7,897,190   628.5%   0.1888   10     2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   653.6%   0.1746   9     2068   537,074   3,529,154   657.1%   0.1679   12     2069   398,639   2,616,370   656.3%   0.1614   42     2070   293,465   1,903,124   648.5%   0.1552   42     2071   214,496   1,363,040   635.5%   0.1492   12     2072   155,641   971,128   624.0%   0.1435   12     2073   112,112   689,817   615.3%   0.1380   1227     2075   56,812   338,617   596.0%   0.1227   12     2077   28,133   160,688   571.2%   0.1179   12     2078   19,609   109,467   558.3%   0.1134   14   2079   13,549   73,219   540.4%   0.1090			, ,			332
2065   1,256,600   7,897,190   628.5%   0.1888   16     2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   653.6%   0.1746   9     2068   537,074   3,529,154   657.1%   0.1679   9     2069   398,639   2,616,370   656.3%   0.1614   9     2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040   635.5%   0.1492   3     2072   155,641   971,128   624.0%   0.1435   3     2073   112,112   689,817   615.3%   0.1380   3     2074   80,040   485,943   607.1%   0.1327   3     2075   56,812   338,617   596.0%   0.1227   3     2077   28,133   160,688   571.2%   0.1179   3     2078   19,609   109,467   558.3%   0.1134   3   3   60,688   571.2%   0.1008   3     208						262
2066   953,616   6,145,404   644.4%   0.1816   12     2067   718,136   4,693,378   653.6%   0.1746   93     2068   537,074   3,529,154   657.1%   0.1679   93     2069   398,639   2,616,370   656.3%   0.1614   93     2070   293,465   1,903,124   648.5%   0.1552   93     2071   214,496   1,363,040   635.5%   0.1492   93     2072   155,641   971,128   624.0%   0.1435   93     2073   112,112   689,817   615.3%   0.1380   93     2074   80,040   485,943   607.1%   0.1327   93     2075   56,812   338,617   596.0%   0.1227   93     2076   40,128   235,162   586.0%   0.1227   93						207 161
2067   718,136   4,693,378   653.6%   0.1746   9     2068   537,074   3,529,154   657.1%   0.1679   1     2069   398,639   2,616,370   656.3%   0.1614   9     2070   293,465   1,903,124   648.5%   0.1552   9     2071   214,496   1,363,040   635.5%   0.1492   1     2072   155,641   971,128   624.0%   0.1435   1     2073   112,112   689,817   615.3%   0.1380   1     2074   80,040   485,943   607.1%   0.1327   1     2075   56,812   338,617   596.0%   0.1227   1     2076   40,128   235,162   586.0%   0.1227   1						
2068   537,074   3,529,154   657.1%   0.1679     2069   398,639   2,616,370   656.3%   0.1614     2070   293,465   1,903,124   648.5%   0.1552     2071   214,496   1,363,040   635.5%   0.1492   33333     2072   155,641   971,128   624.0%   0.1435   33333     2073   112,112   689,817   615.3%   0.1380   33333     2074   80,040   485,943   607.1%   0.1227   333333     2075   56,812   338,617   596.0%   0.1227     2076   40,128   235,162   586.0%   0.1227     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969						125
2069   398,639   2,616,370   656.3%   0.1614   4     2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040   635.5%   0.1492   5     2072   155,641   971,128   624.0%   0.1435   5     2073   112,112   689,817   615.3%   0.1380   6     2074   80,040   485,943   607.1%   0.1327   6     2075   56,812   338,617   596.0%   0.1276   6     2076   40,128   235,162   586.0%   0.1227   6   7		-				96 72
2070   293,465   1,903,124   648.5%   0.1552   4     2071   214,496   1,363,040   635.5%   0.1492   3     2072   155,641   971,128   624.0%   0.1435   3     2073   112,112   689,817   615.3%   0.1380   9     2074   80,040   485,943   607.1%   0.1327   9     2075   56,812   338,617   596.0%   0.1276   9     2076   40,128   235,162   586.0%   0.1227   9   13,549   73,219   540.4%   0.1090   9   9   9   9   9   13,549   73,219   540.4%   0.1090   2080   9,275   47,986   517.3%   0.1049   2081   6,291   31,106   494.5%   0.1008   2082   4,227   19,839   469.4%   0.0969   9   9   9   72.5%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2%   118.2						73
2071   214,496   1,363,040   635.5%   0.1492   3     2072   155,641   971,128   624.0%   0.1435   3     2073   112,112   689,817   615.3%   0.1380   3     2074   80,040   485,943   607.1%   0.1327   3     2075   56,812   338,617   596.0%   0.1276   3     2076   40,128   235,162   586.0%   0.1227   3     2077   28,133   160,688   571.2%   0.1179   3     2078   19,609   109,467   558.3%   0.1134   3     2079   13,549   73,219   540.4%   0.1090   3		-				56 42
2072   155,641   971,128   624.0%   0.1435   2     2073   112,112   689,817   615.3%   0.1380   3     2074   80,040   485,943   607.1%   0.1327   3     2075   56,812   338,617   596.0%   0.1276   3     2076   40,128   235,162   586.0%   0.1227   3     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969			, ,			
2073   112,112   689,817   615.3%   0.1380     2074   80,040   485,943   607.1%   0.1327     2075   56,812   338,617   596.0%   0.1276     2076   40,128   235,162   586.0%   0.1227     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.0969		-	, ,			32
2074   80,040   485,943   607.1%   0.1327     2075   56,812   338,617   596.0%   0.1276     2076   40,128   235,162   586.0%   0.1227     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969			-			24
2075   56,812   338,617   596.0%   0.1276     2076   40,128   235,162   586.0%   0.1227     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969		-	-			18
2076   40,128   235,162   586.0%   0.1227     2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969		,	-			13
2077   28,133   160,688   571.2%   0.1179     2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969			-			10
2078   19,609   109,467   558.3%   0.1134     2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969			-			7
2079   13,549   73,219   540.4%   0.1090     2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969     ccumulated and Present Values as of 12/31/2022     ast:   4,090,411,309   2,966,179,445   72.5%     uture:   4,844,335,761   5,726,184,522   118.2%		-	-			5
2080   9,275   47,986   517.3%   0.1049     2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969     ccumulated and Present Values as of 12/31/2022     ast:   4,090,411,309   2,966,179,445   72.5%     uture:   4,844,335,761   5,726,184,522   118.2%		-				4
2081   6,291   31,106   494.5%   0.1008     2082   4,227   19,839   469.4%   0.0969     ccumulated and Present Values as of 12/31/2022     ast:   4,090,411,309   2,966,179,445   72.5%     uture:   4,844,335,761   5,726,184,522   118.2%		-	-			3
2082   4,227   19,839   469.4%   0.0969     accumulated and Present Values as of 12/31/2022   4,090,411,309   2,966,179,445   72.5%     ast:   4,090,411,309   2,966,179,445   72.5%     uture:   4,844,335,761   5,726,184,522   118.2%						2
Accumulated and Present Values as of 12/31/2022ast:4,090,411,3092,966,179,44572.5%uture:4,844,335,7615,726,184,522118.2%		-				1
Past:4,090,411,3092,966,179,44572.5%Juture:4,844,335,7615,726,184,522118.2%	2082	4,227	19,839	469.4%	0.0969	1
ast:4,090,411,3092,966,179,44572.5%uture:4,844,335,7615,726,184,522118.2%	ccumulated and	Present Values as of	f 12/31/2022			
uture: 4,844,335,761 5,726,184,522 118.2%				72.5%		
		· · ·				

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Maryland



## Actuarial Memorandum September 2023

# Exhibit IIc: Choice I Policy Forms - Nationwide Experience Limited Low BIO - With 134% Requested Rate Increase\*

				4%	
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Factor	Lives
2001	5,393,573	137,830	2.6%	2.3239	9,255
2002	33,839,421	3,113,954	9.2%	2.2345	24,298
2003	60,933,156	6,312,988	10.4%	2.1486	35,115
2004	69,643,850	9,531,488	13.7%	2.0659	35,961
2005	69,804,120	12,735,031	18.2%	1.9865	35,694
2006	69,012,078	17,223,290	25.0%	1.9101	35,474
2007	67,676,323	21,505,065	31.8%	1.8366	34,804
2008	65,665,744	23,197,509	35.3%	1.7660	34,026
2009	63,389,102	28,991,200	45.7%	1.6980	33,165
2010	61,200,510	30,098,522	49.2%	1.6327	32,403
2011	58,969,926	31,948,073	54.2%	1.5699	31,605
2012	56,552,725	37,356,824	66.1%	1.5096	30,746
2013	53,329,786	37,465,068	70.3%	1.4515	29,736
2014	51,701,190	37,672,438	72.9%	1.3957	28,772
2015	52,643,705	40,075,915	76.1%	1.3420	27,812
2016	54,887,932	41,886,261	76.3%	1.2904	26,806
2010	56,965,005	40,386,352	70.9%	1.2407	25,781
2017			76.9%		
	51,929,633	39,945,010		1.1930	24,756
2019	44,658,838	41,530,988	93.0%	1.1471	23,641
2020	41,317,850	39,333,640	95.2%	1.1030	22,585
2021	31,687,576	47,604,030	150.2%	1.0606	21,502
2022	21,114,494	49,428,738	234.1%	1.0198	20,484
2023	20,723,608	55,737,477	269.0%	0.9806	19,235
2024	25,464,712	56,578,248	222.2%	0.9429	18,030
2025	36,494,785	58,646,236	160.7%	0.9066	16,841
2026	33,763,656	57,611,335	170.6%	0.8717	15,675
2027	31,137,030	56,429,608	181.2%	0.8382	14,519
2028	28,581,687	55,172,842	193.0%	0.8060	13,395
2029	26,105,894	53,689,115	205.7%	0.7750	12,299
2030	23,710,935	51,662,112	217.9%	0.7452	11,238
2031	21,419,376	49,225,306	229.8%	0.7165	10,224
2032	19,267,605	46,620,681	242.0%	0.6889	9,261
2032	17,245,223	44,396,344	257.4%	0.6624	8,343
2033	15,341,040	42,339,074	276.0%	0.6370	
					7,469
2035	13,557,296	39,719,202	293.0%	0.6125	6,645
2036	11,904,103	36,915,032	310.1%	0.5889	5,877
2037	10,389,282	34,277,267	329.9%	0.5663	5,167
2038	9,009,699	31,567,639	350.4%	0.5445	4,512
2039	7,756,642	28,627,753	369.1%	0.5235	3,911
2040	6,625,401	25,540,130	385.5%	0.5034	3,365
2041	5,615,780	22,469,533	400.1%	0.4840	2,875
2042	4,724,468	19,648,437	415.9%	0.4654	2,439
2043	3,944,020	17,060,508	432.6%	0.4475	2,053
2044	3,264,713	14,654,953	448.9%	0.4303	1,715
2045	2,679,411	12,453,618	464.8%	0.4138	1,421
2046	2,180,375	10,448,254	479.2%	0.3978	1,169
2047	1,760,385	8,614,108	489.3%	0.3825	956
2048	1,410,346	6,986,010	495.3%	0.3678	776
2049	1,121,773	5,636,327	502.4%	0.3537	627
2050	885,636	4,536,375	512.2%	0.3401	502
2051	693,958	3,627,294	522.7%	0.3270	400
2052	539,770	2,879,993	533.6%	0.3144	317
2052	417,051				
	,	2,268,794	544.0%	0.3023	250
2054	320,382	1,771,984	553.1%	0.2907	196
2055	244,897	1,375,133	561.5%	0.2795	153
2056	186,248	1,061,761	570.1%	0.2688	119
2057	140,803	815,951	579.5%	0.2584	92
2058	105,986	621,797	586.7%	0.2485	71
2059	79,397	471,171	593.4%	0.2389	55
2060	59,128	353,285	597.5%	0.2297	42
2061	43,666	260,657	596.9%	0.2209	31
2062	31,914	190,769	597.8%	0.2124	24
2063	23,162	139,586	602.6%	0.2042	18
2064	16,721	101,621	607.8%	0.1964	13
2065	11,999	73,405	611.8%	0.1888	10
2066	8,496	52,663	619.8%	0.1816	7
2000	5,927	37,204	627.7%	0.1746	5
2068	4,109	25,816	628.3%	0.1740	4
2068	2,832	25,816 17,665	628.3%	0.1679	4
		,			
2070	1,933	12,017	621.5%	0.1552	2
2071	1,308	8,042	614.7%	0.1492	1
2072	880	5,360	608.8%	0.1435	1
2073	583	3,521	603.6%	0.1380	1
2074	377	2,273	603.1%	0.1327	0
2075	242	1,465	606.2%	0.1276	0
2076	155	924	596.3%	0.1227	0
0077	99	567	572.0%	0.1179	0
2077	62	346	559.8%	0.1134	0
2077 2078		205	551.3%	0.1090	0
	37		538.6%	0.1049	0
2078 2079		120	000.070		•
2078 2079 2080	22	120 70			Λ
2078 2079 2080 2081	22 13	70	519.7%	0.1008	0
2078 2079 2080	22				0 0
2078 2079 2080 2081 2082	22 13 8 Present Values as of	70 42 f <b>12/31/2022</b>	519.7% 558.1%	0.1008	
2078 2079 2080 2081 2082 Accumulated and F Past:	22 13 8 Present Values as of 1,834,817,159	70 42 f <b>12/31/2022</b> 888,590,535	519.7% 558.1% 48.4%	0.1008	
2078 2079 2080 2081 2082 Accumulated and F Past: Future:	22 13 8 Present Values as of 1,834,817,159 290,014,753	70 42 f <b>12/31/2022</b> 888,590,535 674,922,311	519.7% 558.1% 48.4% 232.7%	0.1008	
2078 2079 2080 2081 2082 Accumulated and F Past:	22 13 8 Present Values as of 1,834,817,159	70 42 f <b>12/31/2022</b> 888,590,535	519.7% 558.1% 48.4%	0.1008	





## Actuarial Memorandum September 2023

# Exhibit IId: Choice I Policy Forms - Nationwide Experience Limited High BIO - With 134% Requested Rate Increase\*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4% Discount Factor	Lives
2001	13,283,317	177,250	1.3%	2.3239	29,78
2002	95,104,327	2,320,283	2.4%	2.2345	89,34
2003	196,380,141	7,526,070	3.8%	2.1486	141,82
2004	244,495,779	10,668,994	4.4%	2.0659	153,18
2005	258,891,268	14,482,247	5.6%	1.9865	156,63
2005					
	269,893,438	22,670,398	8.4%	1.9101	162,05
2007	272,341,978	29,969,243	11.0%	1.8366	159,09
2008	266,675,819	35,068,139	13.2%	1.7660	155,81
2009	259,544,040	54,629,231	21.0%	1.6980	152,11
2010	253,365,417	72,770,455	28.7%	1.6327	149,26
2011	247,968,201	75,232,649	30.3%	1.5699	146,64
2012	242,689,312	99,442,027	41.0%	1.5096	144,24
2013	235,635,535	120,912,891	51.3%	1.4515	141,65
2014	237,801,339	136,627,234	57.5%	1.3957	139,13
2015	250,683,116	159,294,843	63.5%	1.3420	136,39
2016	272,576,346	186,284,909	68.3%	1.2904	133,67
					-
2017	295,951,691	211,330,370	71.4%	1.2407	130,75
2018	281,800,871	247,137,245	87.7%	1.1930	127,75
2019	261,370,574	270,157,719	103.4%	1.1471	124,67
2020	270,554,340	238,709,305	88.2%	1.1030	121,37
2021	245,112,812	302,132,543	123.3%	1.0606	118,02
2022	214,986,579	347,053,105	161.4%	1.0198	114,56
2023	237,803,700	350,845,981	147.5%	0.9806	110,13
2024	364,804,555	394,792,675	108.2%	0.9429	105,7
2025	590,769,126	458,586,507	77.6%	0.9066	103,7
					-
2026	563,266,768	479,563,716	85.1%	0.8717	96,3 <sup>7</sup>
2027	534,396,165	498,500,625	93.3%	0.8382	91,42
2028	504,368,575	515,557,905	102.2%	0.8060	86,42
2029	473,510,346	529,706,813	111.9%	0.7750	81,30
2030	442,089,077	537,882,429	121.7%	0.7452	76,14
2031	410,531,940	539,630,451	131.4%	0.7165	70,98
2032	379,256,279	536,138,695	141.4%	0.6889	65,85
2033	348,498,766	533,896,117	153.2%	0.6624	60,76
2034	318,332,262	531,840,968	167.1%	0.6370	55,72
2035	288,853,050	521,328,455	180.5%	0.6125	50,77
	, ,				-
2036	260,338,059	505,345,953	194.1%	0.5889	45,98
2037	233,102,273	487,163,063	209.0%	0.5663	41,38
2038	207,347,938	464,782,852	224.2%	0.5445	37,00
2039	183,146,974	436,702,664	238.4%	0.5235	32,84
2040	160,593,372	404,462,128	251.9%	0.5034	28,9
2041	139,783,517	370,200,738	264.8%	0.4840	25,35
2042	120,795,777	336,563,592	278.6%	0.4654	22,04
2043	103,622,463	304,043,165	293.4%	0.4475	19,02
2044	88,181,398	272,690,570	309.2%	0.4303	16,29
2045	74,436,776	242,959,004	326.4%	0.4138	13,84
2046	62,328,922	214,625,370	344.3%	0.3978	11,67
2047	51,778,082	186,677,739	360.5%	0.3825	9,78
2048	42,675,981	159,736,551	374.3%	0.3678	8,13
2049	34,906,793	135,706,374	388.8%	0.3537	6,7
2050	28,333,168	114,849,005	405.4%	0.3401	5,5
2051	22,822,362	96,581,004	423.2%	0.3270	4,48
2052	18,244,022	80,771,091	442.7%	0.3144	3,62
2053	14,477,426	67,270,354	464.7%	0.3023	2,9
2054	11,411,304	55,589,965	487.1%	0.2907	2,33
2055	8,937,409	45,695,574	511.3%	0.2795	1,8
2056	6,957,546	37,418,434	537.8%	0.2688	1,40
2057	5,385,418	30,456,876	565.5%	0.2584	1,1;
2058	4,145,635	24,582,922	593.0%	0.2485	90
2059	3,174,872	19,749,842	622.1%	0.2389	7(
2060	2,418,461	15,754,109	651.4%	0.2297	54
2000	1,830,569	12,443,599	679.8%	0.2209	42
		, ,			
2062	1,375,298	9,778,825	711.0%	0.2124	32
2063	1,027,067	7,686,106	748.4%	0.2042	24
2064	763,674	5,994,443	784.9%	0.1964	18
2065	564,768	4,638,291	821.3%	0.1888	14
2066	415,062	3,567,189	859.4%	0.1816	1(
2067	302,536	2,712,665	896.6%	0.1746	-
2068	219,336	2,039,884	930.0%	0.1679	!
2069	158,036	1,506,965	953.6%	0.1614	4
2009	112,950		976.4%	0.1552	2
		1,102,855			
2071	80,317	795,809	990.8%	0.1492	-
2072	56,780	563,662	992.7%	0.1435	
2073	39,857	396,283	994.3%	0.1380	
2074	27,617	276,876	1002.6%	0.1327	
2075	19,029	193,174	1015.2%	0.1276	
2076	13,013	133,512	1026.0%	0.1227	
2077	8,781	91,149	1020.0%	0.1227	
		-			
2078	5,896	61,348	1040.4%	0.1134	
2079	3,927	41,280	1051.2%	0.1090	
2080	2,578	27,223	1055.8%	0.1049	
2081	1,682	17,579	1044.8%	0.1008	
2082	1,090	11,207	1027.9%	0.0969	
	Present Values as of			-	
umulated and					
st:	7,924,324,371	3,337,620,500	42.1%		
			42.1% 140.3%		

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Maryland

