

John Alden Life Insurance Company

Home Office: P.O. Box 3050 Milwaukee, WI 53201-3050

Company NAIC No. 65080

Administrative Office: Post Office Box 4243

Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2016

Long Term Nursing Care Policy	J-5762-P-MD
Home Health Care Benefit Rider	J-5762-R1-MD
Long Term Nursing Care Policy	J-5875-P-MD
Long Term Nursing Care Policy	J-5875-P-MD (Q)&(NQ)
Home and Community Based Care Reimbursement Benefit Rider	J-5875-R1-MD (Q)&(NQ)
Home and Community Based Care Indemnity Benefit Rider	J-5875-R2-MD (Q)&(NQ)

The above referenced individual Long Term Care (LTC) policy forms and riders provide benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or for Home and Community Based Care. Form J-5762 was issued from 1992 to 1996 and Form J-5875 was issued from 1996 to 1999 in Maryland. These policy forms are no longer being marketed in any states.

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1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Maryland. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are substantially lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums.

The base rate increase for forms J-5762 and J-5875 is 15%. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex and payable for either ten years or life. For each policy form, the premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage, and the riders selected.

Please see attachments B1.1-B2.3 for rates:

B1.1	J-5762-P current rates
B1.2	J-5762-P proposed rates
B1.3	J-5762-P proposed increase
B2.1	J-5875-P (Q)&(NQ) current rates
B2.2	J-5875-P (Q)&(NQ) proposed rates
B2.3	J-5875-P (Q)&(NQ) proposed increase

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Please note that the actual rates implemented may vary slightly from those in rate pages due to implementation rounding algorithms.

4. Description of Benefits

Forms J-5762

The policy and riders are guaranteed renewable for life. The policy and riders provide lifetime coverage with a maximum total benefit \$5,000,000. A 3-year plan is also available. The 3-year plan pays benefits for a maximum total of 2,190 days (6 years) for all claim benefit periods combined.

Long Term Nursing Care Policy - \$10.00 per day of Long Term Nursing Care facility are benefits payable after an elimination period of 0, 30, 90, or 180 days.

Optional Home Health Care Rider - \$5.00 per day or \$10.00 per day of Home Health Care Benefit payable after an elimination period of 0, 30, 90, or 180 days. An Alternative Plan of Care is also available if insured is otherwise qualified for benefits under the policy or rider. Under joint coverage this benefit is payable to either or both insureds, if qualified.

Other Optional Benefits Riders - May include full/limited survivor benefit and continuation of coverage, cost of living adjustment, and waiver of premium etc.

Forms J-5875

The policy and riders are guaranteed renewable for life. The policies and riders are available as lifetime coverage with an unlimited benefit period or for 2, 3 or 4 year benefit periods. Restoration of the benefit period is provided if the insured is not eligible to receive benefits for at least 180 consecutive days. Maximum total benefits for all claim benefit periods combined are: 2 Year -- 1,460 Days (4 years); 3 Year -- 2,190 Days (6 years); 4 Year -- 2,920 Days (8 years).

Long Term Nursing Care Policy - \$10.00 per day of Long Term Nursing Care Benefit (skilled, intermediate or

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custodial nursing care) while confined in a qualified Long Term Care Facility. Available elimination periods are 0, 30, or 90 days.

Bed Reservation Benefit pays \$10.00 per day, up to 14 days per calendar year, when insured incurs charges to reserve a bed in a Long Term Care Facility during hospitalization.

Alternative Plan of Care Benefit provides medical or non-medical benefits agreed upon by insured, Physician and the Company which may enable the insured to end Long Term Care Facility confinement and recover at home or in an alternative facility.

Waiver of Premium Benefit is provided after confinement in a Long Term Care Facility for a period of 90 consecutive days.

Personal Care Advisor, accessible through toll-free telephone number, is assigned to insured upon claim to provide assistance with any questions.

Optional Home and Community Based Care Reimbursement Benefit Rider - Pays 100% of actual expenses incurred up to the maximum daily benefit chosen for services provided by a licensed professional nurse or therapist. 80% of actual expenses incurred up to maximum daily benefit chosen is paid for adult day care, confinement in a qualified Assisted Living Facility, homemaker services, services provided by a qualified Home Care Agency and respite care (maximum of 21 days per calendar year). Premiums are waived after 90 consecutive days of confinement in an Assisted Living Facility. Benefits are payable after the elimination period. Insured may choose a maximum daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose a benefit period less than or equal to the benefit period for Long Term Nursing Care.

Optional Home and Community Based Care Indemnity Benefit Rider - Pays the full daily benefit amount chosen for the same care and services described under the Reimbursement Benefit Rider. Benefits are payable after the elimination period. The insured may choose a daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose benefit period less than or equal to the benefit period for Long Term Nursing Care.

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Optional Assisted Living Facility Benefit Rider - After satisfaction of the elimination period, pays 70% of the Long Term Nursing Care daily benefit for confinement in a qualified Assisted Living Facility. Premiums are waived after 90 consecutive days of confinement in such a facility. This rider is not available if either one of the Home and Community Based Care Benefit Riders is purchased.

Other Optional Benefit Riders - May include shortened benefit period non-forfeiture, and simple or compound benefit increase.

5. Marketing Method

These policy forms were marketed by individual agents who primarily sell on an individual basis.

6. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

7. Renewability

These policies are guaranteed renewable for life.

8. Applicability

This filing is applicable to all inforce premium-paying policies issued in Maryland on the above referenced forms. Since these forms and riders are no longer being sold, the rate increase will only apply to in-force policies.

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9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of original pricing, actual, and best estimate voluntary lapse rates.

Rate increase impact assumptions:

- 50% of the premium increase is assumed to occur in 2017, 50% in 2018.
- An extra 3% of the policyholders with a rate increase are assumed to lapse.
- 11% of the policyholders with a rate increase are assumed to keep their premium level by reducing their benefits proportionally.

b. Mortality

Attachment D1 includes a comparison of original pricing, actual and best estimate mortality.

Original Pricing: 1975-80 Select and Ultimate

Best estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and graded to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

c. Claims

Attachment E1.1 shows best estimate incidence rates, which are developed from reinsurer's experience. The rates vary by gender and partner status. Attachment E2.1 shows the comparison of actual and expected (original pricing) incidence.

Attachment E1.2 shows best estimate length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2000-2011 Report and reinsurer's experience. Attachment E2.2 shows the actual to expected (original pricing) claim termination rate.

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Recovery and return to active status is based on the policyholder attained age at the time their claim is incurred, grading down from 50% of all claims at age 40, to 10% at age 99, and then 0% at age 120.

Utilization factors are applied to the final best estimate claim costs. These factors are as follows: 69% for COLA reimbursement policies, 85% for non-COLA reimbursement policies, 97% for COLA indemnity policies, and 99% for non-COLA indemnity policies.

Original pricing claim costs for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Joint claim cost factors:

Original Pricing:	150% of the claim costs of the older insured
Best Estimates:	Joint and Single policies use separately developed incidence rates

Underwriting selection factors:

Original Pricing (J-5762):	20%, 40%, 60%, 80%, 100% durations 5 & later
Original Pricing (J-5875):	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Original Pricing (J-5762):	7%
Original Pricing (J-5875):	7%
Best Estimate:	5.0%

e. Expenses

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Expenses have not been explicitly projected. It is assumed that the originally filed expenses assumptions remain appropriate and that renewal commission rates will apply to the increased premium.

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

12. Trend Assumptions

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

13. Past and Future Policy Experience

Earned premiums and incurred claims for projection years 2016 through 2055 are developed from a cash flow model representing actual contracts in force as of December 31, 2015. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

Nationwide and statewide projections based on best estimate assumptions with and without proposed rate increase by calendar year are shown as follows:

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Nationwide:

Form J-5762:	Attachment F1
Form J-5875:	Attachment F2
Combined Experience:	Attachment F3

Maryland:

Form J-5762:	Attachment G1
Form J-5875:	Attachment G2
Combined Experience:	Attachment G3

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2015} \text{Pmt}^t_j v^{t-j} + {}_j\text{CR}_{2015} v^{2015-j+1/2} + {}_j\text{IBNR}_{2015} v^{2015-j+1/2}}{\text{EP}_j}$$

LR_j = loss ratio for year j

Pmt^t_j = claim payments in year t on claims incurred in year j , assumed to occur midyear

${}_j\text{CR}_{2015}$ = open claim reserve held on December 31, 2015 for claims incurred in year j

${}_j\text{IBNR}_{2015}$ = incurred but not reported reserve as of December 31, 2015 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.05 = 0.952381$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5.0%.

14. History of Previous Rate Revisions

Rate increases on each form were approved on June 5, 2008. The average premium rate increases were 20.0% for form J-5762 and 20.0% for form J-5875. A flat 15.0% increase for each form was approved on November 9, 2011.

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15. Analysis Performed

The initial originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial originally approved rate schedule was developed.

As part of the in-force management of the business, the administrator and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for voluntary lapse, mortality, claim incidence, and claim length of stay. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. An analysis of the projected lifetime loss ratio based on current best estimate assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

Attachments C, D1, E2.1 and E2.2 compare experience results with original pricing assumptions. Attachments H1.1 - H2.3 compare historical and projected (based on best estimate assumptions) cumulative loss ratios with original pricing cumulative loss ratios.

Nationwide:

Form J-5762:	Attachment H1.1
Form J-5875:	Attachment H1.2
Combined Experience:	Attachment H1.3

Maryland:

Form J-5762:	Attachment H2.1
Form J-5875:	Attachment H2.2
Combined Experience:	Attachment H2.3

In order to analyze the change in expectation from the original pricing assumptions, the cumulative loss ratios are discounted back to duration 1 in Attachments H1.1 – H2.3. The actual/best estimate cumulative loss ratio is discounted by 5.0% (best estimate assumption).

Because of the low termination rates, a significantly greater risk exposure is expected in the later durations, which

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is reflected in the nationwide lifetime 204% actual to expected cumulative loss ratio in Attachment H1.3.

16. Loss Ratio Requirement Compliance Demonstration

Past experience and best estimates are used in the following projections:

With and without proposed rate increase (Nationwide, Maryland):

Nationwide:

Attachment F1: Policy Form J-5762

Attachment F2: Policy Form J-5875

Attachment F3: Combined Experience

Maryland:

Attachment G1: Policy Form J-5762

Attachment G2: Policy Form J-5875

Attachment G3: Combined Experience

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio requirements, both with and without the requested rate increase.

17. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

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18. Nationwide Distribution of Business as of December 31, 2015 (Based on Policy Count and Premium)

As of December 31, 2015, the number of policies and premium in force that will be affected by this increase, by policy form, are shown in the following attachments:

Form J-5762 Nationwide distribution:	Attachment I1.1
Form J-5875 Nationwide distribution:	Attachment I1.2
Form J-5762 Maryland distribution:	Attachment I2.1
Form J-5875 Maryland distribution:	Attachment I2.2

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19. Actuarial Certification

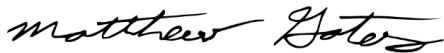
I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Maryland and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, a reinsurer of the business. I have reviewed the data for reasonableness.

To the best of my knowledge and judgment, I hereby certify that:

- this rate submission is in compliance with the applicable laws and regulations of the state where it is filed;
- Policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement;
and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because the company is no longer marketing new business in any states.



Matthew Gates, ASA, MAAA
Consulting Actuary

**John Alden Life Insurance Company
Rate Increase Impact Exhibit
Attachment A**

Nationwide				
	Cost of Living Adjustment			Total
	None	Compound	Simple	
J-5762-P				
Number of Policies	780	909	25	1,714
Current Premium	\$1,180,289	\$1,823,495	\$33,840	3,037,623
Current Average Premium	\$1,513	\$2,006	\$1,354	1,772
New Premium	\$1,357,332	\$2,097,019	\$38,916	3,493,267
New Average Premium	\$1,740	\$2,307	\$1,557	2,038
Average Rate Increase	15.00%	15.00%	15.00%	15.00%
J-5875-P				
Number of Policies	1,165	1,386	1,367	3,918
Current Premium	\$1,992,328	\$2,890,342	\$2,909,019	7,791,689
Current Average Premium	\$1,710	\$2,085	\$2,128	1,989
New Premium	\$2,291,177	\$3,323,894	\$3,345,371	8,960,442
New Average Premium	\$1,967	\$2,398	\$2,447	2,287
Average Rate Increase	15.00%	15.00%	15.00%	15.00%
Combined				
Number of Policies	1,945	2,295	1,392	5,632
Current Premium	\$3,172,617	\$4,713,837	\$2,942,858	10,829,312
Current Average Premium	\$1,631	\$2,054	\$2,114	1,923
New Premium	\$3,648,509	\$5,420,913	\$3,384,287	12,453,709
New Average Premium	\$1,876	\$2,362	\$2,431	2,211
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

Maryland				
	Cost of Living Adjustment			Total
	None	Compound	Simple	
J-5762-P				
Number of Policies	11	7	0	18
Current Premium	\$24,160	\$11,976	\$0	36,135
Current Average Premium	\$2,196	\$1,711	\$0	2,008
New Premium	\$27,784	\$13,772	\$0	41,556
New Average Premium	\$2,526	\$1,967	\$0	2,309
Average Rate Increase	15.00%	15.00%	0.00%	15.00%
J-5875-P				
Number of Policies	9	20	17	46
Current Premium	\$21,476	\$48,440	\$49,310	119,226
Current Average Premium	\$2,386	\$2,422	\$2,901	2,592
New Premium	\$24,698	\$55,706	\$56,706	137,110
New Average Premium	\$2,744	\$2,785	\$3,336	2,981
Average Rate Increase	15.00%	15.00%	15.00%	15.00%
Combined				
Number of Policies	20	27	17	64
Current Premium	\$45,636	\$60,416	\$49,310	155,362
Current Average Premium	\$2,282	\$2,238	\$2,901	2,428
New Premium	\$52,482	\$69,478	\$56,706	178,666
New Average Premium	\$2,624	\$2,573	\$3,336	2,792
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

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Policy Forms: J-5762-P
Attachment B1.1

Rates and Factors Before Proposed Increase
Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	Benefit Increase Factors		Other Riders	
		Compound	Limited SB/COC	Full SB/COC	
40	33.12	2.45	1.20	1.260	
41	34.78	2.45	1.21	1.273	
42	36.44	2.45	1.22	1.286	
43	38.08	2.45	1.23	1.299	
44	39.74	2.45	1.24	1.312	
45	41.40	2.45	1.25	1.325	
46	43.06	2.45	1.26	1.338	
47	44.72	2.45	1.27	1.351	
48	46.36	2.45	1.28	1.364	
49	48.02	2.45	1.29	1.377	
50	49.68	2.45	1.30	1.390	
51	52.16	2.40	1.31	1.403	
52	54.64	2.35	1.32	1.416	
53	57.14	2.30	1.33	1.429	
54	59.62	2.25	1.34	1.442	
55	62.10	2.20	1.35	1.455	
56	67.06	2.16	1.36	1.468	
57	72.04	2.12	1.37	1.481	
58	77.00	2.08	1.38	1.494	
59	81.98	2.04	1.39	1.507	
60	86.94	2.00	1.40	1.520	
61	96.88	1.96	1.41	1.533	
62	106.82	1.92	1.42	1.546	
63	116.74	1.88	1.43	1.559	
64	126.68	1.84	1.44	1.572	
65	136.62	1.80	1.45	1.585	
66	158.98	1.77	1.46	1.598	
67	181.34	1.74	1.47	1.611	
68	203.68	1.71	1.48	1.624	
69	226.04	1.68	1.49	1.637	
70	248.40	1.65	1.50	1.650	
71	293.94	1.62	1.51	1.663	
72	339.48	1.59	1.52	1.676	
73	385.02	1.56	1.53	1.689	
74	430.56	1.53	1.54	1.702	
75	476.10	1.50	1.55	1.715	
76	538.20	1.47	1.56	1.728	
77	600.30	1.44	1.57	1.741	
78	662.40	1.41	1.58	1.754	
79	724.50	1.38	1.59	1.767	
80	786.60	1.35	1.60	1.780	
81	844.56	1.32	1.61	1.793	
82	902.52	1.29	1.62	1.806	
83	960.48	1.26	1.63	1.819	
84	1,018.44	1.23	1.64	1.832	

Issue Age Independent Factors

Risk Classes		Elimination Period		Payment Mode	
Preferred	0.70	0-Day	1.50	Annual	1.00
Standard	1.00	30-Day	1.30	Semi-Annual	0.52
Substandard1	1.25	90-Day	1.00	Quarterly	0.27
Substandard2	1.50	180-Day	0.80	Monthly	0.10
Non-level Premium Factor		HHC Benefit Rider Elimination & Premium Factor		Other Factors	
First Year	2.000	0 Visits (50%)	0.75	Joint Factor	1.50
Renewal Years	0.667	0 Visits (100%)	1.50	3-Yr Benefit Period	0.70
		30 Visits (50%)	0.65	Group Discount	0.10
		30 Visits (100%)	1.30	First Day of Coverage	1.25

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Policy Forms: J-5762-P
Attachment B1.2

Rates and Factors After Proposed Increase
Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	Benefit Increase Factors		Other Riders	
		Compound	Limited SB/COC	Full SB/COC	
40	38.09	2.45	1.20	1.260	
41	39.99	2.45	1.21	1.273	
42	41.90	2.45	1.22	1.286	
43	43.80	2.45	1.23	1.299	
44	45.70	2.45	1.24	1.312	
45	47.61	2.45	1.25	1.325	
46	49.52	2.45	1.26	1.338	
47	51.42	2.45	1.27	1.351	
48	53.32	2.45	1.28	1.364	
49	55.23	2.45	1.29	1.377	
50	57.13	2.45	1.30	1.390	
51	59.99	2.40	1.31	1.403	
52	62.84	2.35	1.32	1.416	
53	65.71	2.30	1.33	1.429	
54	68.56	2.25	1.34	1.442	
55	71.42	2.20	1.35	1.455	
56	77.12	2.16	1.36	1.468	
57	82.84	2.12	1.37	1.481	
58	88.55	2.08	1.38	1.494	
59	94.27	2.04	1.39	1.507	
60	99.98	2.00	1.40	1.520	
61	111.41	1.96	1.41	1.533	
62	122.84	1.92	1.42	1.546	
63	134.26	1.88	1.43	1.559	
64	145.68	1.84	1.44	1.572	
65	157.11	1.80	1.45	1.585	
66	182.82	1.77	1.46	1.598	
67	208.54	1.74	1.47	1.611	
68	234.24	1.71	1.48	1.624	
69	259.95	1.68	1.49	1.637	
70	285.66	1.65	1.50	1.650	
71	338.03	1.62	1.51	1.663	
72	390.40	1.59	1.52	1.676	
73	442.77	1.56	1.53	1.689	
74	495.14	1.53	1.54	1.702	
75	547.52	1.50	1.55	1.715	
76	618.93	1.47	1.56	1.728	
77	690.35	1.44	1.57	1.741	
78	761.76	1.41	1.58	1.754	
79	833.18	1.38	1.59	1.767	
80	904.59	1.35	1.60	1.780	
81	971.24	1.32	1.61	1.793	
82	1,037.90	1.29	1.62	1.806	
83	1,104.55	1.26	1.63	1.819	
84	1,171.21	1.23	1.64	1.832	
Issue Age Independent Factors					
Risk Classes		Elimination Period		Payment Mode	
Preferred	0.70	0-Day	1.50	Annual	1.00
Standard	1.00	30-Day	1.30	Semi-Annual	0.52
Substandard1	1.25	90-Day	1.00	Quarterly	0.27
Substandard2	1.50	180-Day	0.80	Monthly	0.10
Non-level Premium Factor		HHC Benefit Rider Elimination & Premium Factor		Other Factors	
First Year	2.000	0 Visits (50%)	0.75	Joint Factor	1.50
Renewal Years	0.667	0 Visits (100%)	1.50	3-Yr Benefit Period	0.70
		30 Visits (50%)	0.65	Group Discount	0.10
		30 Visits (100%)	1.30	First Day of Coverage	1.25

John Alden Life Insurance Company
Policy Forms: J-5762-P
Attachment B1.3
Proposed Increase Percentages

Issue Age	LTNC Level Premium Increase Per \$10 Daily Benefit
40	15%
41	15%
42	15%
43	15%
44	15%
45	15%
46	15%
47	15%
48	15%
49	15%
50	15%
51	15%
52	15%
53	15%
54	15%
55	15%
56	15%
57	15%
58	15%
59	15%
60	15%
61	15%
62	15%
63	15%
64	15%
65	15%
66	15%
67	15%
68	15%
69	15%
70	15%
71	15%
72	15%
73	15%
74	15%
75	15%
76	15%
77	15%
78	15%
79	15%
80	15%
81	15%
82	15%
83	15%
84	15%

No increase for other riders

John Alden Life Insurance Company

Policy Forms: J-5875-P

Attachment B2.1

Rates and Factors Before Proposed Increase

Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	HCBC Reimbursement Premium	HCBC Indemnity Premium	Benefit Increase Factors		Other Riders	
				Compound	Simple	10-Pay Factor	SBP Factor
40	34.78	13.92	17.38	2.45	1.80	1.90	1.122
41	36.51	14.61	18.26	2.45	1.80	1.89	1.126
42	38.25	15.30	19.13	2.45	1.80	1.88	1.130
43	40.00	15.99	20.00	2.45	1.80	1.87	1.134
44	41.74	16.69	20.86	2.45	1.80	1.86	1.137
45	43.47	17.38	21.74	2.45	1.80	1.85	1.141
46	45.20	18.08	22.61	2.45	1.80	1.84	1.145
47	46.94	18.78	23.47	2.45	1.80	1.83	1.148
48	48.69	19.47	24.34	2.45	1.80	1.82	1.152
49	50.43	20.17	25.21	2.45	1.80	1.81	1.156
50	52.16	20.86	26.09	2.45	1.80	1.80	1.160
51	54.79	21.91	27.39	2.40	1.78	1.79	1.163
52	57.39	22.95	28.69	2.35	1.76	1.78	1.167
53	59.99	24.00	30.00	2.30	1.74	1.77	1.172
54	62.60	25.04	31.30	2.25	1.72	1.76	1.178
55	65.21	26.09	32.60	2.20	1.70	1.75	1.184
56	70.43	28.18	35.22	2.16	1.68	1.73	1.189
57	75.65	30.25	37.83	2.12	1.66	1.71	1.195
58	80.86	32.34	40.43	2.08	1.64	1.69	1.200
59	86.08	34.43	43.04	2.04	1.62	1.67	1.206
60	91.30	36.52	45.65	2.00	1.60	1.65	1.211
61	103.77	41.51	51.88	1.96	1.58	1.63	1.217
62	116.26	46.50	58.12	1.92	1.56	1.61	1.222
63	128.74	51.49	64.37	1.88	1.54	1.59	1.234
64	141.22	56.49	70.61	1.84	1.52	1.57	1.245
65	153.70	61.48	76.85	1.80	1.50	1.55	1.256
66	175.13	70.04	87.56	1.77	1.48	1.53	1.267
67	196.54	78.62	98.28	1.74	1.46	1.51	1.278
68	217.96	87.19	108.98	1.71	1.44	1.49	1.289
69	239.39	95.76	119.70	1.68	1.42	1.47	1.300
70	260.82	104.32	130.41	1.65	1.40	1.45	1.311
71	301.49	120.60	150.75	1.62	1.38	1.43	1.322
72	342.16	136.87	171.08	1.59	1.36	1.41	1.334
73	382.84	153.14	191.43	1.56	1.34	1.39	1.341
74	423.53	169.40	211.76	1.53	1.32	1.37	1.348
75	464.20	185.68	232.10	1.50	1.30	1.35	1.356
76	536.54	214.62	268.28	1.47	1.28	1.33	1.363
77	608.89	243.56	304.44	1.44	1.26	1.31	1.371
78	681.22	272.49	340.61	1.41	1.24	1.29	1.374
79	753.59	301.43	376.79	1.38	1.22	1.27	1.378
80	825.93	330.38	412.97	1.35	1.20	1.25	1.382
81	898.27	359.31	449.14	1.32	1.19	1.23	1.385
82	970.61	388.25	485.31	1.29	1.18	1.21	1.389
83	1,042.97	417.18	521.49	1.26	1.17	1.19	1.393
84	1,115.32	446.12	557.65	1.23	1.16	1.17	1.397

Issue Age Independent Factors									
Risk Classes		Elimination Period		Payment Mode		Benefit Period		Other Factors	
Accept	0.80	0-Day	1.30	Annual	1.00	2-Year	0.60	Joint Factor	1.50
Standard	1.00	30-Day	1.15	Semi-Annual	0.52	3-Year	0.70	Waiver of Premium	1.10
Substandard	1.20	90-Day	1.00	Quarterly	0.27	4-Year	0.80		
		180-Day	0.90	Monthly	0.085				
Non-level Premium Factor		Endorsed Group Discount							
First Year	2.00	Ages 40-64	0.15						
Renewal Years	0.75	Ages 65+	0.10						

John Alden Life Insurance Company

Policy Forms: J-5875-P

Attachment B2.2

Rates and Factors After Proposed Increase

Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit	HCBC Reimbursement Premium	HCBC Indemnity Premium	Benefit Increase Factors		Other Riders	
				Compound	Simple	10-Pay Factor	SBP Factor
40	39.99	16.00	19.99	2.45	1.80	1.90	1.122
41	41.99	16.80	20.99	2.45	1.80	1.89	1.126
42	43.98	17.60	22.00	2.45	1.80	1.88	1.130
43	46.00	18.39	23.00	2.45	1.80	1.87	1.134
44	48.00	19.20	23.99	2.45	1.80	1.86	1.137
45	49.99	19.99	25.00	2.45	1.80	1.85	1.141
46	51.99	20.80	26.00	2.45	1.80	1.84	1.145
47	53.98	21.60	26.99	2.45	1.80	1.83	1.148
48	56.00	22.39	27.99	2.45	1.80	1.82	1.152
49	57.99	23.20	29.00	2.45	1.80	1.81	1.156
50	59.99	23.99	30.00	2.45	1.80	1.80	1.160
51	63.01	25.19	31.50	2.40	1.78	1.79	1.163
52	65.99	26.39	33.00	2.35	1.76	1.78	1.167
53	68.99	27.60	34.50	2.30	1.74	1.77	1.172
54	71.99	28.80	35.99	2.25	1.72	1.76	1.178
55	75.00	30.00	37.49	2.20	1.70	1.75	1.184
56	80.99	32.40	40.50	2.16	1.68	1.73	1.189
57	87.00	34.79	43.50	2.12	1.66	1.71	1.195
58	92.99	37.20	46.50	2.08	1.64	1.69	1.200
59	98.99	39.60	49.49	2.04	1.62	1.67	1.206
60	105.00	42.00	52.49	2.00	1.60	1.65	1.211
61	119.33	47.73	59.67	1.96	1.58	1.63	1.217
62	133.69	53.47	66.84	1.92	1.56	1.61	1.222
63	148.05	59.21	74.03	1.88	1.54	1.59	1.234
64	162.40	64.97	81.20	1.84	1.52	1.57	1.245
65	176.75	70.70	88.38	1.80	1.50	1.55	1.256
66	201.39	80.55	100.70	1.77	1.48	1.53	1.267
67	226.03	90.41	113.02	1.74	1.46	1.51	1.278
68	250.66	100.27	125.33	1.71	1.44	1.49	1.289
69	275.30	110.12	137.65	1.68	1.42	1.47	1.300
70	299.94	119.97	149.97	1.65	1.40	1.45	1.311
71	346.72	138.69	173.36	1.62	1.38	1.43	1.322
72	393.49	157.40	196.74	1.59	1.36	1.41	1.334
73	440.27	176.11	220.14	1.56	1.34	1.39	1.341
74	487.05	194.82	243.53	1.53	1.32	1.37	1.348
75	533.83	213.53	266.91	1.50	1.30	1.35	1.356
76	617.02	246.81	308.52	1.47	1.28	1.33	1.363
77	700.22	280.09	350.11	1.44	1.26	1.31	1.371
78	783.40	313.37	391.70	1.41	1.24	1.29	1.374
79	866.62	346.65	433.31	1.38	1.22	1.27	1.378
80	949.82	379.93	474.91	1.35	1.20	1.25	1.382
81	1,033.02	413.20	516.51	1.32	1.19	1.23	1.385
82	1,116.20	446.49	558.11	1.29	1.18	1.21	1.389
83	1,199.42	479.76	599.71	1.26	1.17	1.19	1.393
84	1,282.62	513.04	641.30	1.23	1.16	1.17	1.397

Issue Age Independent Factors									
Risk Classes		Elimination Period		Payment Mode		Benefit Period		Other Factors	
Accept	0.80	0-Day	1.30	Annual	1.00	2-Year	0.60	Joint Factor	1.50
Standard	1.00	30-Day	1.15	Semi-Annual	0.52	3-Year	0.70	Waiver of Premium	1.10
Substandard	1.20	90-Day	1.00	Quarterly	0.27	4-Year	0.80		
		180-Day	0.90	Monthly	0.085				
Non-level Premium Factor		Endorsed Group Discount							
First Year	2.00	Ages 40-64	0.15						
Renewal Years	0.75	Ages 65+	0.10						

John Alden Life Insurance Company
Policy Forms: J-5875-P
Attachment B2.3
Proposed Increase Percentages

Issue Age	LTNC Level Premium Increase Per \$10 Daily Benefit	HCBC Reimbursement Premium Increase	HCBC Indemnity Premium Increase
40	15%	15%	15%
41	15%	15%	15%
42	15%	15%	15%
43	15%	15%	15%
44	15%	15%	15%
45	15%	15%	15%
46	15%	15%	15%
47	15%	15%	15%
48	15%	15%	15%
49	15%	15%	15%
50	15%	15%	15%
51	15%	15%	15%
52	15%	15%	15%
53	15%	15%	15%
54	15%	15%	15%
55	15%	15%	15%
56	15%	15%	15%
57	15%	15%	15%
58	15%	15%	15%
59	15%	15%	15%
60	15%	15%	15%
61	15%	15%	15%
62	15%	15%	15%
63	15%	15%	15%
64	15%	15%	15%
65	15%	15%	15%
66	15%	15%	15%
67	15%	15%	15%
68	15%	15%	15%
69	15%	15%	15%
70	15%	15%	15%
71	15%	15%	15%
72	15%	15%	15%
73	15%	15%	15%
74	15%	15%	15%
75	15%	15%	15%
76	15%	15%	15%
77	15%	15%	15%
78	15%	15%	15%
79	15%	15%	15%
80	15%	15%	15%
81	15%	15%	15%
82	15%	15%	15%
83	15%	15%	15%
84	15%	15%	15%

No increase for other riders

John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms

Attachment C
Lapse Rates

Duration	Exposure	Lapses	Expected Lapse Rates			Actual Lapse Rates	Best Estimate Lapse Rates
			J-5762	J-5875	Combined*		
1	16,261	606	15.00%	15.00%	15.00%	3.73%	3.75%
2	15,642	402	10.00%	10.00%	10.00%	2.57%	2.50%
3	15,243	346	7.50%	7.50%	7.50%	2.27%	2.25%
4	14,881	215	5.00%	7.50%	6.76%	1.44%	1.50%
5	14,611	173	5.00%	7.50%	6.79%	1.18%	1.25%
6	14,340	130	5.00%	7.50%	6.80%	0.91%	1.00%
7	14,088	110	5.00%	7.50%	6.81%	0.78%	0.75%
8	13,836	97	5.00%	7.50%	6.82%	0.70%	0.75%
9	13,575	72	5.00%	7.50%	6.84%	0.53%	0.75%
10	13,335	49	5.00%	7.50%	6.86%	0.37%	0.75%
11	13,076	61	5.00%	7.50%	6.71%	0.47%	0.75%
12	12,776	59	5.00%	7.50%	6.72%	0.46%	0.75%
13	12,444	57	5.00%	7.50%	6.74%	0.46%	0.75%
14	12,083	69	5.00%	7.50%	6.76%	0.57%	0.75%
15	11,729	50	5.00%	7.50%	6.74%	0.43%	0.75%
16	11,033	50	5.00%	7.50%	6.73%	0.45%	0.75%
17	9,802	37	5.00%	7.50%	6.75%	0.38%	0.75%
18	8,189	44	5.00%	7.50%	6.74%	0.54%	0.75%
19	5,535	17	5.00%	7.50%	6.72%	0.31%	0.75%
20	2,855	17	5.00%	7.50%	6.70%	0.60%	0.75%
21	1,268	3	5.00%	7.50%	6.70%	0.24%	0.75%
22	381	2	5.00%	7.50%	6.69%	0.52%	0.75%
23	86	1	5.00%	7.50%	6.70%	1.17%	0.75%
24	0	0	5.00%	7.50%	6.71%	0.00%	0.75%
Total/Average	247,067	2,667	6.13%	8.15%	7.56%	1.08%	1.24%

*Based on the actual exposure.

**John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment D1
Mortality**

Attained Age	Exposure	Actual Mortality	Expected Mortality*	Best Estimate**	Actual to Expected	Actual to Best Estimate
<40	205	0	0	0	0.00	0.00
40-49	4,534	2	8	2	0.25	1.32
50-59	29,463	50	107	30	0.47	1.65
60-64	35,529	95	226	90	0.42	1.05
65-69	50,616	215	519	262	0.41	0.82
70-74	51,472	497	908	499	0.55	1.00
75-79	40,618	796	1,275	758	0.62	1.05
80-84	23,675	894	1,320	825	0.68	1.08
85-89	8,676	666	786	549	0.85	1.21
90+	2,277	364	325	286	1.12	1.27
Total	247,067	3,579	5,475	3,300	0.65	1.08

*Expected: 75-80 Ultimate and Selection Mortality Table

** Best estimate: see actuarial memorandum 9 b

John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms

Attachment D2
Mortality Selection Factors

Policy Duration	Selection Factors	
	Single	Joint
1	0.15	0.09
2	0.35	0.16
3	0.40	0.22
4	0.45	0.25
5	0.49	0.29
6	0.53	0.33
7	0.56	0.34
8	0.59	0.36
9	0.62	0.38
10	0.65	0.39
11	0.68	0.41
12	0.71	0.46
13	0.74	0.49
14	0.77	0.53
15	0.80	0.58
16	0.82	0.61
17	0.84	0.66
18	0.88	0.70
19	0.92	0.73
20	0.96	0.78
21	1.00	0.82
22	1.00	0.87
23	1.00	0.91
24	1.00	0.96
25	1.00	1.00

John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms

Attachment E1.1
Incidence Rates Per 100

Best Estimate						
Attained Age	Nursing Facility Care Incidence Rates				Incidence Rate Factors	
	Single Male	Single Female	Married Male	Married Female	Home and Community Based Care and Assisted Living Facility	Assisted Living Facility
40	0.0026	0.0027	0.0006	0.0004	1.550	0.300
41	0.0030	0.0031	0.0007	0.0005	1.550	0.300
42	0.0036	0.0037	0.0009	0.0006	1.550	0.300
43	0.0042	0.0044	0.0010	0.0008	1.550	0.300
44	0.0049	0.0052	0.0013	0.0009	1.550	0.300
45	0.0058	0.0061	0.0015	0.0011	1.550	0.300
46	0.0068	0.0072	0.0019	0.0014	1.550	0.300
47	0.0080	0.0085	0.0022	0.0017	1.550	0.300
48	0.0094	0.0100	0.0027	0.0021	1.550	0.300
49	0.0110	0.0118	0.0033	0.0026	1.550	0.300
50	0.0129	0.0140	0.0040	0.0032	1.550	0.300
51	0.0152	0.0165	0.0048	0.0039	1.550	0.300
52	0.0178	0.0195	0.0058	0.0048	1.550	0.300
53	0.0209	0.0230	0.0071	0.0058	1.550	0.300
54	0.0246	0.0271	0.0085	0.0072	1.550	0.300
55	0.0289	0.0320	0.0103	0.0088	1.550	0.300
56	0.0339	0.0378	0.0125	0.0108	1.550	0.300
57	0.0399	0.0447	0.0151	0.0133	1.550	0.300
58	0.0490	0.0552	0.0192	0.0171	1.436	0.290
59	0.0607	0.0687	0.0244	0.0221	1.311	0.290
60	0.0747	0.0849	0.0310	0.0284	1.206	0.280
61	0.0918	0.1048	0.0392	0.0364	1.111	0.270
62	0.1113	0.1277	0.0490	0.0461	1.045	0.270
63	0.1358	0.1566	0.0615	0.0588	0.969	0.260
64	0.1677	0.1945	0.0783	0.0760	0.872	0.260
65	0.2055	0.2395	0.0988	0.0973	0.795	0.250
66	0.2508	0.2937	0.1242	0.1240	0.728	0.240
67	0.3046	0.3585	0.1554	0.1575	0.671	0.240
68	0.3708	0.4385	0.1948	0.2003	0.613	0.230
69	0.4518	0.5371	0.2446	0.2550	0.555	0.230
70	0.5476	0.6543	0.3054	0.3231	0.507	0.220
71	0.6595	0.7919	0.3788	0.4066	0.470	0.220
72	0.7844	0.9465	0.4640	0.5053	0.452	0.210
73	0.9389	1.1387	0.5722	0.6322	0.425	0.210
74	1.1251	1.3713	0.7062	0.7916	0.397	0.200
75	1.3487	1.6521	0.8720	0.9917	0.369	0.200
76	1.6175	1.9913	1.0772	1.2429	0.341	0.190
77	1.9260	2.3830	1.3212	1.5467	0.323	0.190
78	2.2938	2.8522	1.6208	1.9250	0.305	0.190
79	2.7113	3.3882	1.9734	2.3779	0.297	0.180
80	3.2299	4.0565	2.4215	2.9603	0.279	0.180
81	3.8484	4.8576	2.9719	3.6861	0.261	0.170
82	4.5498	5.7717	3.6192	4.5543	0.253	0.170
83	5.4228	6.9136	4.4432	5.6726	0.235	0.170
84	6.4120	8.2156	5.4115	7.0095	0.227	0.160
85	7.5819	9.7633	6.5912	8.6618	0.219	0.160
86	8.1055	10.3326	7.0860	9.2109	0.212	0.150
87	8.6729	10.9445	7.6246	9.8032	0.204	0.150
88	9.2803	11.5932	8.2044	10.4341	0.196	0.150
89	9.9307	12.2809	8.8288	11.1061	0.188	0.140
90	10.6272	13.0100	9.5010	11.8219	0.180	0.140
91	11.2769	13.6663	10.1385	12.4779	0.182	0.140
92	12.0682	14.4781	10.9108	13.2826	0.174	0.130
93	12.9156	15.3389	11.7426	14.1398	0.166	0.130
94	13.6932	16.0987	12.5195	14.9114	0.169	0.130
95	14.5300	16.9106	13.3592	15.7386	0.171	0.130
96	15.5506	17.9163	14.3778	16.7546	0.163	0.120
97	16.4867	18.8036	15.3289	17.6688	0.166	0.120
98	17.4942	19.7518	16.3570	18.6489	0.168	0.120
99	18.5474	20.7303	17.4392	19.6666	0.171	0.110
100	19.6642	21.7573	18.5931	20.7401	0.174	0.110
101	20.8661	22.8548	19.8404	21.8908	0.176	0.110
102	22.1228	23.9874	21.1534	23.0859	0.179	0.110
103	23.4752	25.1975	22.5726	24.3670	0.181	0.100
104	24.8892	26.4465	24.0667	25.6975	0.184	0.100
105	26.3886	27.7575	25.6599	27.1008	0.187	0.100
106	28.0020	29.1582	27.3817	28.6051	0.189	0.100
107	29.6893	30.6040	29.1946	30.1675	0.192	0.100
108	31.4784	32.1217	31.1277	31.8155	0.195	0.100
109	33.4034	33.7430	33.2168	33.5818	0.197	0.100
110	35.4167	35.4167	35.4167	35.4167	0.200	0.100

John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms

Attachment E1.2
Length of Stay Per \$1 of Daily Benefit

Attained Age	Best Estimate Length of Stay *			
	Male		Female	
	No COLA	5% Compound COLA	No COLA	5% Compound COLA
40	510.97	689.48	558.64	703.18
41	511.08	689.22	557.03	701.11
42	511.19	688.96	555.43	699.05
43	511.31	688.71	553.83	697.00
44	511.43	688.47	552.24	694.95
45	511.56	688.24	550.65	692.91
46	511.69	688.02	549.07	690.88
47	511.82	687.80	547.49	688.85
48	511.96	687.60	545.91	686.83
49	512.11	687.40	544.34	684.82
50	512.25	687.21	542.78	682.81
51	505.78	675.16	522.22	650.19
52	499.57	663.68	504.89	624.37
53	493.61	652.72	488.80	600.73
54	487.89	642.27	473.78	579.00
55	482.40	632.29	459.70	558.91
56	477.12	622.76	446.46	540.26
57	472.04	613.65	433.96	522.86
58	467.15	604.95	422.13	506.58
59	462.44	596.62	410.88	491.27
60	457.91	588.65	400.17	476.84
61	456.51	579.58	416.99	496.28
62	456.11	572.26	434.59	516.62
63	456.65	566.57	453.02	537.89
64	458.05	562.39	472.29	560.16
65	460.29	559.59	492.47	583.46
66	463.32	558.10	513.59	607.86
67	467.10	557.83	535.69	633.39
68	471.60	558.69	558.84	660.12
69	476.79	560.63	583.07	688.10
70	482.65	563.59	610.67	722.57
71	472.41	536.24	620.03	730.68
72	472.81	534.38	629.92	739.49
73	473.70	533.22	640.34	749.01
74	475.04	532.72	651.29	759.22
75	476.81	532.82	662.77	770.10
76	478.97	533.48	674.78	781.65
77	481.51	534.65	687.31	793.86
78	484.41	536.31	700.37	806.72
79	487.65	538.42	713.97	820.24
80	491.21	540.96	728.11	834.40
81	475.65	518.63	711.18	806.37
82	464.39	503.04	700.78	791.05
83	461.28	500.29	691.41	777.23
84	454.90	492.15	682.99	764.75
85	449.01	484.62	675.44	753.48
86	443.55	477.66	668.67	743.33
87	438.50	471.21	662.62	734.18
88	433.83	465.24	657.24	725.95
89	429.51	459.72	652.46	718.56
90	425.14	454.00	648.25	711.94
91	421.48	449.91	639.10	700.92
92	417.55	445.35	630.20	690.25
93	413.71	440.90	621.55	679.90
94	409.97	436.57	613.13	669.85
95	406.31	432.34	604.93	660.10
96	402.74	428.21	596.95	650.62
97	399.25	424.18	589.16	641.40
98	395.84	420.25	581.58	632.43
99	392.50	416.41	574.18	623.71
100	389.24	412.67	566.96	615.21
101	389.24	412.67	566.96	615.21
102	389.24	412.67	566.96	615.21
103	389.24	412.67	566.96	615.21
104	389.24	412.67	566.96	615.21
105	389.24	412.67	566.96	615.21
106	389.24	412.67	566.96	615.21
107	389.24	412.67	566.96	615.21
108	389.24	412.67	566.96	615.21
109	389.24	412.67	566.96	615.21
110	389.24	412.67	566.96	615.21

* Based on SOA LTC Intercompany 2000-2011 Study and reinsurer's experiences. 5% interest. Lifetime Benefits, 90 Day Elimination Period

John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	16,261	12	63	0.19
2	15,642	35	68	0.52
3	15,243	35	74	0.47
4	14,881	43	82	0.52
5	14,611	51	91	0.56
6	14,340	80	101	0.79
7	14,088	85	112	0.76
8	13,836	93	124	0.75
9	13,575	101	136	0.74
10	13,335	143	150	0.95
11	13,076	139	164	0.85
12	12,776	137	178	0.77
13	12,444	176	193	0.91
14	12,083	200	208	0.96
15	11,729	198	222	0.89
16	11,033	199	230	0.87
17	9,802	214	225	0.95
18	8,189	155	209	0.74
19	5,535	132	157	0.84
20	2,855	81	91	0.89
21	1,268	53	45	1.17
22	381	8	15	0.55
23	86	3	3	0.86
24	0	0	0	0.00
Average	247,067	2,373	2,940	0.81

*Expected: Original pricing assumptions, see actuarial memorandum section 9 c, "Original pricing claim costs"

**John Alden Life Insurance Company
Combined Experience for J-5762 and J-5875 Policy Forms**

**Attachment E2.2
Actual to Expected Claim Termination**

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	174	49	72	0.69
2nd quarter	529	77	118	0.65
3rd quarter	467	41	62	0.65
4th quarter	413	35	39	0.88
2	1,407	329	438	0.75
3	973	232	318	0.73
4	671	243	232	1.05
5	376	105	118	0.89
6	235	61	88	0.70
7	152	37	61	0.61
8	100	20	43	0.47
9	69	20	30	0.68
10	44	11	18	0.60
11	28	9	11	0.80
12	13	2	4	0.50
13	8	1	2	0.46
14	4	1	1	0.91
15	2	1	1	1.95
16	2	1	1	1.49
17	2	1	0	7.38
Total	5,669	1276	1656	0.77

*Expected: Original pricing claim termination - 1985 NHS Survey Table 11, Unisex

John Alden Life Insurance Company
Nationwide Experience Projection
Policy Form: J-5762-P
Attachment F1

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	25,360	0	0.0%	25,360	0	0.0%	23.5	3.1474
1993	746,128	136,808	18.3%	746,128	136,808	18.3%	22.5	2.9975
1994	2,296,198	8,756	0.4%	2,296,198	8,756	0.4%	21.5	2.8548
1995	5,979,511	527,716	8.8%	5,979,511	527,716	8.8%	20.5	2.7188
1996	6,889,991	475,164	6.9%	6,889,991	475,164	6.9%	19.5	2.5894
1997	6,523,412	692,095	10.6%	6,523,412	692,095	10.6%	18.5	2.4661
1998	5,602,496	924,643	16.5%	5,602,496	924,643	16.5%	17.5	2.3486
1999	5,068,109	2,408,760	47.5%	5,068,109	2,408,760	47.5%	16.5	2.2368
2000	4,977,691	1,961,538	39.4%	4,977,691	1,961,538	39.4%	15.5	2.1303
2001	4,723,934	3,415,522	72.3%	4,723,934	3,415,522	72.3%	14.5	2.0288
2002	4,534,346	1,892,714	41.7%	4,534,346	1,892,714	41.7%	13.5	1.9322
2003	4,406,370	4,975,691	112.9%	4,406,370	4,975,691	112.9%	12.5	1.8402
2004	4,058,684	5,908,871	145.6%	4,058,684	5,908,871	145.6%	11.5	1.7526
2005	3,996,911	3,183,911	79.7%	3,996,911	3,183,911	79.7%	10.5	1.6691
2006	3,786,738	4,371,118	115.4%	3,786,738	4,371,118	115.4%	9.5	1.5896
2007	3,652,881	5,537,463	151.6%	3,652,881	5,537,463	151.6%	8.5	1.5139
2008	3,480,416	5,342,962	153.5%	3,480,416	5,342,962	153.5%	7.5	1.4418
2009	3,647,125	9,095,475	249.4%	3,647,125	9,095,475	249.4%	6.5	1.3732
2010	3,602,828	8,110,749	225.1%	3,602,828	8,110,749	225.1%	5.5	1.3078
2011	3,393,542	7,538,583	222.1%	3,393,542	7,538,583	222.1%	4.5	1.2455
2012	3,328,989	7,837,459	235.4%	3,328,989	7,837,459	235.4%	3.5	1.1862
2013	3,307,972	7,643,067	231.0%	3,307,972	7,643,067	231.0%	2.5	1.1297
2014	3,064,829	9,458,502	308.6%	3,064,829	9,458,502	308.6%	1.5	1.0759
2015	2,906,719	10,575,492	363.8%	2,906,719	10,575,492	363.8%	0.5	1.0247
2016	2,637,203	9,232,637	350.1%	2,637,203	9,232,637	350.1%	-0.5	0.9759
2017	2,341,546	9,588,863	409.5%	2,458,033	9,378,304	381.5%	-1.5	0.9294
2018	2,065,208	9,805,881	474.8%	2,270,686	9,375,233	412.9%	-2.5	0.8852
2019	1,809,097	9,878,422	546.0%	1,989,093	9,444,587	474.8%	-3.5	0.8430
2020	1,574,241	9,786,415	621.7%	1,730,870	9,356,621	540.6%	-4.5	0.8029
2021	1,361,483	9,556,524	701.9%	1,496,944	9,136,826	610.4%	-5.5	0.7646
2022	1,170,403	9,217,131	787.5%	1,286,853	8,812,338	684.8%	-6.5	0.7282
2023	1,000,167	8,779,862	877.8%	1,099,678	8,394,273	763.3%	-7.5	0.6936
2024	849,685	8,261,472	972.3%	934,224	7,898,649	845.5%	-8.5	0.6605
2025	717,734	7,686,924	1071.0%	789,145	7,349,334	931.3%	-9.5	0.6291
2026	602,927	7,090,472	1176.0%	662,915	6,779,077	1022.6%	-10.5	0.5991
2027	503,760	6,491,243	1288.6%	553,881	6,206,164	1120.5%	-11.5	0.5706
2028	418,734	5,901,348	1409.3%	460,396	5,642,176	1225.5%	-12.5	0.5434
2029	346,360	5,328,877	1538.5%	380,821	5,094,847	1337.9%	-13.5	0.5175
2030	285,177	4,789,824	1679.6%	313,550	4,579,468	1460.5%	-14.5	0.4929
2031	233,770	4,291,319	1835.7%	257,029	4,102,856	1596.3%	-15.5	0.4694
2032	190,818	3,829,677	2007.0%	209,804	3,661,487	1745.2%	-16.5	0.4471
2033	155,111	3,407,161	2196.6%	170,544	3,257,527	1910.1%	-17.5	0.4258
2034	125,566	3,017,798	2403.4%	138,059	2,885,264	2089.9%	-18.5	0.4055
2035	101,220	2,660,361	2628.3%	111,291	2,543,525	2285.5%	-19.5	0.3862
2036	81,239	2,339,914	2880.3%	89,322	2,237,151	2504.6%	-20.5	0.3678
2037	64,897	2,047,079	3154.3%	71,354	1,957,177	2742.9%	-21.5	0.3503
2038	51,584	1,781,689	3454.0%	56,716	1,703,442	3003.4%	-22.5	0.3336
2039	40,773	1,538,679	3773.8%	44,829	1,471,104	3281.6%	-23.5	0.3177
2040	32,041	1,317,119	4110.7%	35,229	1,259,274	3574.5%	-24.5	0.3026
2041	25,020	1,119,428	4474.1%	27,510	1,070,266	3890.5%	-25.5	0.2882
2042	19,404	945,184	4871.1%	21,335	903,674	4235.7%	-26.5	0.2745
2043	14,943	790,940	5292.9%	16,430	756,204	4602.6%	-27.5	0.2614
2044	11,426	655,943	5741.0%	12,562	627,136	4992.2%	-28.5	0.2489
2045	8,678	538,172	6201.6%	9,541	514,537	5392.7%	-29.5	0.2371
2046	6,550	438,591	6695.8%	7,202	419,329	5822.4%	-30.5	0.2258
2047	4,915	355,466	7232.2%	5,404	339,855	6288.8%	-31.5	0.2150
2048	3,672	287,013	7816.0%	4,037	274,408	6796.5%	-32.5	0.2048
2049	2,737	230,180	8410.2%	3,009	220,071	7313.2%	-33.5	0.1951
2050	2,039	184,330	9038.8%	2,242	176,235	7859.8%	-34.5	0.1858
2051	1,523	147,828	9705.0%	1,675	141,336	8439.1%	-35.5	0.1769
2052	1,144	119,695	10465.6%	1,257	114,438	9100.5%	-36.5	0.1685
2053	865	98,256	11356.1%	951	93,941	9874.9%	-37.5	0.1605
2054	661	82,083	12422.3%	727	78,478	10802.0%	-38.5	0.1528
2055	510	69,088	13542.2%	561	66,054	11775.8%	-39.5	0.1456
Past	94,001,180	102,023,062	108.5%	94,001,180	102,023,062	108.5%		
Future	18,864,834	153,688,885	814.7%	20,362,916	147,555,302	724.6%		
Lifetime	112,866,014	255,711,947	226.6%	114,364,096	249,578,364	218.2%		
Interest Factor								
Past w/ int	178,869,782	146,425,028	81.9%	178,869,782	146,425,028	81.9%		
Future w/ int	14,632,743	101,431,845	693.2%	15,724,298	97,568,623	620.5%		
Lifetime w/ int	193,502,525	247,856,873	128.1%	194,594,080	243,993,652	125.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

John Alden Life Insurance Company
Nationwide Experience Projection
Policy Form: J-5875-P
Attachment F2

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	0	0	0.0%	0	0	0.0%	23.5	3.1474
1993	0	0	0.0%	0	0	0.0%	22.5	2.9975
1994	0	0	0.0%	0	0	0.0%	21.5	2.8548
1995	49,046	0	0.0%	49,046	0	0.0%	20.5	2.7188
1996	2,759,686	270,396	9.8%	2,759,686	270,396	9.8%	19.5	2.5894
1997	11,445,397	184,827	1.6%	11,445,397	184,827	1.6%	18.5	2.4661
1998	12,957,595	1,065,615	8.2%	12,957,595	1,065,615	8.2%	17.5	2.3486
1999	13,415,828	840,464	6.3%	13,415,828	840,464	6.3%	16.5	2.2368
2000	14,961,047	1,158,683	7.7%	14,961,047	1,158,683	7.7%	15.5	2.1303
2001	14,174,613	2,643,906	18.7%	14,174,613	2,643,906	18.7%	14.5	2.0288
2002	12,911,318	4,293,203	33.3%	12,911,318	4,293,203	33.3%	13.5	1.9322
2003	12,589,438	3,390,307	26.9%	12,589,438	3,390,307	26.9%	12.5	1.8402
2004	12,263,952	4,214,715	34.4%	12,263,952	4,214,715	34.4%	11.5	1.7526
2005	12,468,896	5,521,251	44.3%	12,468,896	5,521,251	44.3%	10.5	1.6691
2006	11,720,536	5,850,428	49.9%	11,720,536	5,850,428	49.9%	9.5	1.5896
2007	10,369,811	7,335,609	70.7%	10,369,811	7,335,609	70.7%	8.5	1.5139
2008	9,329,747	9,419,725	101.0%	9,329,747	9,419,725	101.0%	7.5	1.4418
2009	9,084,469	10,191,092	112.2%	9,084,469	10,191,092	112.2%	6.5	1.3732
2010	8,611,475	10,214,792	118.6%	8,611,475	10,214,792	118.6%	5.5	1.3078
2011	8,209,021	13,397,102	163.2%	8,209,021	13,397,102	163.2%	4.5	1.2455
2012	8,232,838	13,547,842	164.6%	8,232,838	13,547,842	164.6%	3.5	1.1862
2013	8,124,070	12,825,663	157.9%	8,124,070	12,825,663	157.9%	2.5	1.1297
2014	7,780,419	21,114,896	271.4%	7,780,419	21,114,896	271.4%	1.5	1.0759
2015	7,409,642	20,630,056	278.4%	7,409,642	20,630,056	278.4%	0.5	1.0247
2016	6,957,639	19,185,490	275.7%	6,957,639	19,185,490	275.7%	-0.5	0.9759
2017	6,415,001	21,121,647	329.3%	6,734,131	20,657,843	306.8%	-1.5	0.9294
2018	5,879,742	22,977,667	390.8%	6,464,747	21,968,548	339.8%	-2.5	0.8852
2019	5,358,571	24,705,143	461.0%	5,891,721	23,620,158	400.9%	-3.5	0.8430
2020	4,855,527	26,251,263	540.6%	5,338,628	25,098,376	470.1%	-4.5	0.8029
2021	4,373,947	27,558,187	630.1%	4,809,133	26,347,904	547.9%	-5.5	0.7646
2022	3,917,322	28,608,129	730.3%	4,307,076	27,351,735	635.0%	-6.5	0.7282
2023	3,488,390	29,385,734	842.4%	3,835,467	28,095,189	732.5%	-7.5	0.6936
2024	3,088,868	29,879,411	967.3%	3,396,194	28,567,185	841.2%	-8.5	0.6605
2025	2,719,509	30,101,798	1106.9%	2,990,087	28,779,805	962.5%	-9.5	0.6291
2026	2,380,447	30,081,005	1263.7%	2,617,290	28,759,926	1098.8%	-10.5	0.5991
2027	2,071,185	29,759,455	1436.8%	2,277,258	28,452,498	1249.4%	-11.5	0.5706
2028	1,791,018	29,205,649	1630.7%	1,969,215	27,923,013	1418.0%	-12.5	0.5434
2029	1,539,005	28,469,442	1849.9%	1,692,128	27,219,139	1608.6%	-13.5	0.5175
2030	1,313,934	27,533,097	2095.5%	1,444,664	26,323,915	1822.1%	-14.5	0.4929
2031	1,114,404	26,427,759	2371.5%	1,225,281	25,267,121	2062.1%	-15.5	0.4694
2032	938,883	25,122,149	2675.7%	1,032,298	24,018,850	2326.7%	-16.5	0.4471
2033	785,700	23,671,211	3012.8%	863,873	22,631,633	2619.8%	-17.5	0.4258
2034	653,039	22,154,055	3392.5%	718,014	21,181,106	2950.0%	-18.5	0.4055
2035	539,003	20,567,242	3815.8%	592,631	19,663,983	3318.1%	-19.5	0.3862
2036	441,738	18,915,203	4282.0%	485,689	18,084,497	3723.5%	-20.5	0.3678
2037	359,424	17,218,665	4790.6%	395,185	16,462,466	4165.8%	-21.5	0.3503
2038	290,313	15,539,674	5352.7%	319,198	14,857,212	4654.5%	-22.5	0.3336
2039	232,754	13,923,294	5982.0%	255,911	13,311,819	5201.7%	-23.5	0.3177
2040	185,183	12,377,528	6683.9%	203,608	11,833,940	5812.1%	-24.5	0.3026
2041	146,198	10,894,220	7451.7%	160,744	10,415,774	6479.7%	-25.5	0.2882
2042	114,528	9,495,072	8290.6%	125,923	9,078,074	7209.2%	-26.5	0.2745
2043	89,025	8,201,676	9212.8%	97,883	7,841,480	8011.1%	-27.5	0.2614
2044	68,669	7,018,628	10220.9%	75,501	6,710,388	8887.8%	-28.5	0.2489
2045	52,558	5,939,482	11300.7%	57,788	5,678,636	9826.7%	-29.5	0.2371
2046	39,922	4,970,359	12450.1%	43,894	4,752,074	10826.2%	-30.5	0.2258
2047	30,102	4,112,557	13662.0%	33,097	3,931,944	11880.0%	-31.5	0.2150
2048	22,539	3,371,157	14957.1%	24,781	3,223,104	13006.2%	-32.5	0.2048
2049	16,763	2,735,190	16317.1%	18,431	2,615,068	14188.8%	-33.5	0.1951
2050	12,388	2,196,077	17727.4%	13,621	2,099,631	15415.1%	-34.5	0.1858
2051	9,100	1,745,099	19177.4%	10,005	1,668,459	16676.0%	-35.5	0.1769
2052	6,647	1,373,363	20661.8%	7,308	1,313,049	17966.7%	-36.5	0.1685
2053	4,830	1,071,734	22186.9%	5,311	1,024,666	19293.0%	-37.5	0.1605
2054	3,492	830,599	23783.2%	3,840	794,121	20681.0%	-38.5	0.1528
2055	2,512	635,616	25300.3%	2,762	607,701	22000.3%	-39.5	0.1456
Past	208,868,844	148,110,572	70.9%	208,868,844	148,110,572	70.9%		
Future	62,309,821	665,330,729	1067.8%	67,497,956	637,417,520	944.4%		
Lifetime	271,178,665	813,441,301	300.0%	276,366,800	785,528,092	284.2%		
Interest								
Factor								
Past w/ int	363,645,636	196,952,368	54.2%	363,645,636	196,952,368	54.2%		
Future w/ int	46,187,686	373,333,502	808.3%	49,810,954	358,191,012	719.1%		
Lifetime w/ int	409,833,322	570,285,870	139.2%	413,456,590	555,143,380	134.3%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

**John Alden Life Insurance Company
 Nationwide Experience Projection
 Policy Form: J-5762-P and J-5875-P Combined
 Attachment F3**

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	25,360	0	0.0%	25,360	0	0.0%	23.5	3.1474
1993	746,128	136,808	18.3%	746,128	136,808	18.3%	22.5	2.9975
1994	2,296,198	8,756	0.4%	2,296,198	8,756	0.4%	21.5	2.8548
1995	6,028,557	527,716	8.8%	6,028,557	527,716	8.8%	20.5	2.7188
1996	9,649,677	745,560	7.7%	9,649,677	745,560	7.7%	19.5	2.5894
1997	17,968,809	876,922	4.9%	17,968,809	876,922	4.9%	18.5	2.4661
1998	18,560,091	1,990,257	10.7%	18,560,091	1,990,257	10.7%	17.5	2.3486
1999	18,483,937	3,249,224	17.6%	18,483,937	3,249,224	17.6%	16.5	2.2368
2000	19,938,738	3,120,221	15.6%	19,938,738	3,120,221	15.6%	15.5	2.1303
2001	18,898,547	6,059,429	32.1%	18,898,547	6,059,429	32.1%	14.5	2.0288
2002	17,445,665	6,185,917	35.5%	17,445,665	6,185,917	35.5%	13.5	1.9322
2003	16,995,808	8,365,998	49.2%	16,995,808	8,365,998	49.2%	12.5	1.8402
2004	16,322,636	10,123,586	62.0%	16,322,636	10,123,586	62.0%	11.5	1.7526
2005	16,465,807	8,705,162	52.9%	16,465,807	8,705,162	52.9%	10.5	1.6691
2006	15,507,274	10,221,545	65.9%	15,507,274	10,221,545	65.9%	9.5	1.5896
2007	14,022,692	12,873,072	91.8%	14,022,692	12,873,072	91.8%	8.5	1.5139
2008	12,810,163	14,762,687	115.2%	12,810,163	14,762,687	115.2%	7.5	1.4418
2009	12,731,594	19,286,567	151.5%	12,731,594	19,286,567	151.5%	6.5	1.3732
2010	12,214,303	18,325,541	150.0%	12,214,303	18,325,541	150.0%	5.5	1.3078
2011	11,602,563	20,935,685	180.4%	11,602,563	20,935,685	180.4%	4.5	1.2455
2012	11,561,827	21,385,301	185.0%	11,561,827	21,385,301	185.0%	3.5	1.1862
2013	11,432,042	20,468,730	179.0%	11,432,042	20,468,730	179.0%	2.5	1.1297
2014	10,845,248	30,573,398	281.9%	10,845,248	30,573,398	281.9%	1.5	1.0759
2015	10,316,362	31,205,549	302.5%	10,316,362	31,205,549	302.5%	0.5	1.0247
2016	9,594,842	28,418,127	296.2%	9,594,842	28,418,127	296.2%	-0.5	0.9759
2017	8,756,547	30,710,510	350.7%	9,192,164	30,036,147	326.8%	-1.5	0.9294
2018	7,944,950	32,783,549	412.6%	8,735,433	31,343,781	358.8%	-2.5	0.8852
2019	7,167,667	34,583,565	482.5%	7,880,814	33,064,745	419.6%	-3.5	0.8430
2020	6,429,768	36,037,678	560.5%	7,069,497	34,454,997	487.4%	-4.5	0.8029
2021	5,735,430	37,114,711	647.1%	6,306,077	35,484,730	562.7%	-5.5	0.7646
2022	5,087,726	37,825,260	743.5%	5,593,929	36,164,073	646.5%	-6.5	0.7282
2023	4,488,556	38,165,596	850.3%	4,935,145	36,489,463	739.4%	-7.5	0.6936
2024	3,938,553	38,140,882	968.4%	4,330,419	36,465,834	842.1%	-8.5	0.6605
2025	3,437,243	37,788,722	1099.4%	3,779,232	36,129,140	956.0%	-9.5	0.6291
2026	2,983,375	37,171,478	1246.0%	3,280,205	35,539,003	1083.4%	-10.5	0.5991
2027	2,574,945	36,250,698	1407.8%	2,831,139	34,658,662	1224.2%	-11.5	0.5706
2028	2,209,753	35,106,997	1588.7%	2,429,612	33,565,189	1381.5%	-12.5	0.5434
2029	1,885,365	33,798,319	1792.7%	2,072,949	32,313,985	1558.8%	-13.5	0.5175
2030	1,599,111	32,322,921	2021.3%	1,758,214	30,903,383	1757.7%	-14.5	0.4929
2031	1,348,174	30,719,078	2278.6%	1,482,311	29,369,976	1981.4%	-15.5	0.4694
2032	1,129,702	28,951,825	2562.8%	1,242,101	27,680,337	2228.5%	-16.5	0.4471
2033	940,812	27,078,371	2878.2%	1,034,418	25,889,160	2502.8%	-17.5	0.4258
2034	778,606	25,171,853	3232.9%	856,073	24,066,371	2811.3%	-18.5	0.4055
2035	640,223	23,227,603	3628.0%	703,922	22,207,507	3154.8%	-19.5	0.3862
2036	522,977	21,255,117	4064.3%	575,010	20,321,648	3534.1%	-20.5	0.3678
2037	424,321	19,265,745	4540.4%	466,539	18,419,643	3948.1%	-21.5	0.3503
2038	341,897	17,321,363	5066.2%	375,914	16,560,654	4405.4%	-22.5	0.3336
2039	273,526	15,461,973	5652.8%	300,741	14,782,923	4915.5%	-23.5	0.3177
2040	217,224	13,694,647	6304.4%	238,837	13,093,214	5482.1%	-24.5	0.3026
2041	171,218	12,013,648	7016.6%	188,254	11,486,040	6101.4%	-25.5	0.2882
2042	133,932	10,440,256	7795.2%	147,257	9,981,747	6778.4%	-26.5	0.2745
2043	103,968	8,992,616	8649.4%	114,313	8,597,684	7521.2%	-27.5	0.2614
2044	80,095	7,674,571	9581.9%	88,064	7,337,524	8332.0%	-28.5	0.2489
2045	61,236	6,477,654	10578.1%	67,329	6,193,172	9198.3%	-29.5	0.2371
2046	46,472	5,408,949	11639.1%	51,096	5,171,403	10120.9%	-30.5	0.2258
2047	35,017	4,468,024	12759.5%	38,501	4,271,800	11095.2%	-31.5	0.2150
2048	26,211	3,658,169	13956.6%	28,819	3,497,512	12136.2%	-32.5	0.2048
2049	19,500	2,965,370	15207.3%	21,440	2,835,139	13223.7%	-33.5	0.1951
2050	14,427	2,380,407	16499.2%	15,863	2,275,866	14347.2%	-34.5	0.1858
2051	10,623	1,892,927	17819.2%	11,680	1,809,795	15494.9%	-35.5	0.1769
2052	7,791	1,493,058	19164.9%	8,566	1,427,487	16665.1%	-36.5	0.1685
2053	5,696	1,169,990	20541.6%	6,262	1,118,607	17862.3%	-37.5	0.1605
2054	4,153	912,682	21975.7%	4,566	872,600	19109.3%	-38.5	0.1528
2055	3,022	704,704	23315.6%	3,323	673,755	20274.5%	-39.5	0.1456
Past	302,870,024	250,133,634	82.6%	302,870,024	250,133,634	82.6%		
Future	81,174,655	819,019,614	1009.0%	87,860,872	784,972,822	893.4%		
Lifetime	384,044,679	1,069,153,248	278.4%	390,730,896	1,035,106,456	264.9%		
Interest Factor								
Past w/ int	542,515,418	343,377,396	63.3%	542,515,418	343,377,396	63.3%		
Future w/ int	60,820,430	474,765,347	780.6%	65,535,252	455,759,636	695.4%		
Lifetime w/ int	603,335,848	818,142,743	135.6%	608,050,670	799,137,031	131.4%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

John Alden Life Insurance Company
Maryland Experience Projection
Policy Form: J-5762-P
Attachment G1

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	956	0	0.0%	956	0	0.0%	23.5	3.1474
1993	21,656	0	0.0%	21,656	0	0.0%	22.5	2.9975
1994	23,567	0	0.0%	23,567	0	0.0%	21.5	2.8548
1995	47,243	0	0.0%	47,243	0	0.0%	20.5	2.7188
1996	80,311	0	0.0%	80,311	0	0.0%	19.5	2.5894
1997	81,231	0	0.0%	81,231	0	0.0%	18.5	2.4661
1998	78,692	0	0.0%	78,692	0	0.0%	17.5	2.3486
1999	65,014	0	0.0%	65,014	0	0.0%	16.5	2.2368
2000	61,370	0	0.0%	61,370	0	0.0%	15.5	2.1303
2001	65,263	5,042	7.7%	65,263	5,042	7.7%	14.5	2.0288
2002	64,496	0	0.0%	64,496	0	0.0%	13.5	1.9322
2003	60,130	0	0.0%	60,130	0	0.0%	12.5	1.8402
2004	53,170	7,017	13.2%	53,170	7,017	13.2%	11.5	1.7526
2005	63,970	0	0.0%	63,970	0	0.0%	10.5	1.6691
2006	49,321	306,940	622.3%	49,321	306,940	622.3%	9.5	1.5896
2007	44,298	90,005	203.2%	44,298	90,005	203.2%	8.5	1.5139
2008	40,133	6,717	16.7%	40,133	6,717	16.7%	7.5	1.4418
2009	37,375	84,873	227.1%	37,375	84,873	227.1%	6.5	1.3732
2010	38,691	3,084	8.0%	38,691	3,084	8.0%	5.5	1.3078
2011	37,167	0	0.0%	37,167	0	0.0%	4.5	1.2455
2012	37,892	645	1.7%	37,892	645	1.7%	3.5	1.1862
2013	39,133	358,149	915.2%	39,133	358,149	915.2%	2.5	1.1297
2014	33,237	0	0.0%	33,237	0	0.0%	1.5	1.0759
2015	36,023	103,246	286.6%	36,023	103,246	286.6%	0.5	1.0247
2016	33,628	73,566	218.8%	33,628	73,566	218.8%	-0.5	0.9759
2017	29,263	70,523	241.0%	30,719	68,975	224.5%	-1.5	0.9294
2018	25,276	66,744	264.1%	27,791	63,813	229.6%	-2.5	0.8852
2019	21,681	62,479	288.2%	23,838	59,735	250.6%	-3.5	0.8430
2020	18,478	57,904	313.4%	20,317	55,361	272.5%	-4.5	0.8029
2021	15,671	53,350	340.4%	17,230	51,007	296.0%	-5.5	0.7646
2022	13,247	49,394	372.9%	14,565	47,225	324.2%	-6.5	0.7282
2023	11,174	46,330	414.6%	12,286	44,296	360.5%	-7.5	0.6936
2024	9,416	44,087	468.2%	10,353	42,151	407.1%	-8.5	0.6605
2025	7,937	42,496	535.4%	8,727	40,630	465.6%	-9.5	0.6291
2026	6,702	41,896	625.1%	7,369	40,056	543.6%	-10.5	0.5991
2027	5,673	41,962	739.7%	6,237	40,119	643.2%	-11.5	0.5706
2028	4,815	42,702	886.8%	5,294	40,827	771.1%	-12.5	0.5434
2029	4,098	42,852	1045.6%	4,506	40,970	909.2%	-13.5	0.5175
2030	3,496	41,634	1190.8%	3,844	39,806	1035.5%	-14.5	0.4929
2031	2,987	40,309	1349.3%	3,285	38,539	1173.3%	-15.5	0.4694
2032	2,552	39,128	1533.1%	2,806	37,410	1333.1%	-16.5	0.4471
2033	2,175	37,857	1740.5%	2,392	36,194	1513.5%	-17.5	0.4258
2034	1,847	35,926	1945.2%	2,031	34,348	1691.5%	-18.5	0.4055
2035	1,560	33,810	2167.3%	1,715	32,325	1884.6%	-19.5	0.3862
2036	1,308	31,881	2436.7%	1,439	30,481	2118.9%	-20.5	0.3678
2037	1,087	29,150	2681.4%	1,195	27,870	2331.7%	-21.5	0.3503
2038	894	25,840	2890.8%	983	24,705	2513.8%	-22.5	0.3336
2039	727	22,619	3111.9%	799	21,626	2706.0%	-23.5	0.3177
2040	584	19,547	3348.6%	642	18,688	2911.9%	-24.5	0.3026
2041	462	16,633	3598.6%	508	15,903	3129.2%	-25.5	0.2882
2042	360	13,858	3844.4%	396	13,250	3343.0%	-26.5	0.2745
2043	277	11,329	4093.0%	304	10,831	3559.1%	-27.5	0.2614
2044	209	9,128	4364.3%	230	8,727	3795.0%	-28.5	0.2489
2045	155	7,225	4650.6%	171	6,908	4044.0%	-29.5	0.2371
2046	113	5,606	4944.2%	125	5,360	4299.3%	-30.5	0.2258
2047	81	4,270	5255.5%	89	4,082	4570.0%	-31.5	0.2150
2048	57	3,181	5571.4%	63	3,041	4844.7%	-32.5	0.2048
2049	39	2,314	5881.5%	43	2,212	5114.4%	-33.5	0.1951
2050	27	1,640	6179.8%	29	1,568	5373.8%	-34.5	0.1858
2051	18	1,131	6452.3%	19	1,081	5610.7%	-35.5	0.1769
2052	11	758	6709.6%	12	725	5834.5%	-36.5	0.1685
2053	7	494	6937.1%	8	472	6032.2%	-37.5	0.1605
2054	4	309	7061.2%	5	295	6140.2%	-38.5	0.1528
2055	3	185	7074.5%	3	177	6151.8%	-39.5	0.1456
Past	1,160,340	965,718	83.2%	1,160,340	965,718	83.2%		
Future	228,102	1,172,046	513.8%	245,996	1,125,352	457.5%		
Lifetime	1,388,442	2,137,764	154.0%	1,406,335	2,091,070	148.7%		
Interest	Factor							
	Past w/ int	2,213,911	1,288,149	58.2%	2,213,911	1,288,149	58.2%	
	Future w/ int	176,664	718,712	406.8%	189,623	691,741	364.8%	
	Lifetime w/ int	2,390,575	2,006,861	83.9%	2,403,534	1,979,890	82.4%	

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

John Alden Life Insurance Company
Maryland Experience Projection
Policy Form: J-5875-P
Attachment G2

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	0	0	0.0%	0	0	0.0%	23.5	3.1474
1993	0	0	0.0%	0	0	0.0%	22.5	2.9975
1994	0	0	0.0%	0	0	0.0%	21.5	2.8548
1995	0	0	0.0%	0	0	0.0%	20.5	2.7188
1996	21,061	0	0.0%	21,061	0	0.0%	19.5	2.5894
1997	112,736	0	0.0%	112,736	0	0.0%	18.5	2.4661
1998	180,270	0	0.0%	180,270	0	0.0%	17.5	2.3486
1999	178,425	2,792	1.6%	178,425	2,792	1.6%	16.5	2.2368
2000	194,466	0	0.0%	194,466	0	0.0%	15.5	2.1303
2001	188,643	2,888	1.5%	188,643	2,888	1.5%	14.5	2.0288
2002	187,349	0	0.0%	187,349	0	0.0%	13.5	1.9322
2003	173,964	0	0.0%	173,964	0	0.0%	12.5	1.8402
2004	173,633	30,241	17.4%	173,633	30,241	17.4%	11.5	1.7526
2005	178,595	110,291	61.8%	178,595	110,291	61.8%	10.5	1.6691
2006	165,572	99,751	60.2%	165,572	99,751	60.2%	9.5	1.5896
2007	142,953	0	0.0%	142,953	0	0.0%	8.5	1.5139
2008	110,567	0	0.0%	110,567	0	0.0%	7.5	1.4418
2009	126,307	0	0.0%	126,307	0	0.0%	6.5	1.3732
2010	123,759	25,546	20.6%	123,759	25,546	20.6%	5.5	1.3078
2011	119,028	387,863	325.9%	119,028	387,863	325.9%	4.5	1.2455
2012	112,618	1,007,375	894.5%	112,618	1,007,375	894.5%	3.5	1.1862
2013	110,388	652	0.6%	110,388	652	0.6%	2.5	1.1297
2014	118,991	193,877	162.9%	118,991	193,877	162.9%	1.5	1.0759
2015	110,782	215,173	194.2%	110,782	215,173	194.2%	0.5	1.0247
2016	105,694	243,813	230.7%	105,694	243,813	230.7%	-0.5	0.9759
2017	96,878	263,535	272.0%	101,698	257,749	253.4%	-1.5	0.9294
2018	88,265	283,264	320.9%	97,047	270,823	279.1%	-2.5	0.8852
2019	79,975	299,711	374.8%	87,932	286,549	325.9%	-3.5	0.8430
2020	72,059	315,470	437.8%	79,229	301,615	380.7%	-4.5	0.8029
2021	64,563	327,600	507.4%	70,987	313,213	441.2%	-5.5	0.7646
2022	57,546	339,010	589.1%	63,271	324,122	512.3%	-6.5	0.7282
2023	51,033	350,355	686.5%	56,110	334,969	597.0%	-7.5	0.6936
2024	45,040	358,403	795.7%	49,521	342,663	692.0%	-8.5	0.6605
2025	39,563	363,146	917.9%	43,500	347,198	798.2%	-9.5	0.6291
2026	34,585	362,542	1048.3%	38,026	346,620	911.5%	-10.5	0.5991
2027	30,078	360,105	1197.2%	33,071	344,290	1041.1%	-11.5	0.5706
2028	26,018	355,029	1364.6%	28,607	339,437	1186.6%	-12.5	0.5434
2029	22,373	348,115	1556.0%	24,599	332,827	1353.0%	-13.5	0.5175
2030	19,119	334,104	1747.5%	21,021	319,431	1519.6%	-14.5	0.4929
2031	16,230	314,856	1940.0%	17,844	301,028	1687.0%	-15.5	0.4694
2032	13,678	292,481	2138.4%	15,039	279,636	1859.4%	-16.5	0.4471
2033	11,433	269,605	2358.2%	12,570	257,764	2050.6%	-17.5	0.4258
2034	9,468	245,054	2588.3%	10,410	234,292	2250.7%	-18.5	0.4055
2035	7,763	218,449	2814.1%	8,535	208,855	2447.1%	-19.5	0.3862
2036	6,299	192,305	3052.9%	6,926	183,859	2654.7%	-20.5	0.3678
2037	5,055	167,817	3319.8%	5,558	160,447	2886.8%	-21.5	0.3503
2038	4,008	145,036	3618.8%	4,407	138,666	3146.8%	-22.5	0.3336
2039	3,137	124,057	3955.1%	3,449	118,609	3439.2%	-23.5	0.3177
2040	2,421	105,290	4348.9%	2,662	100,666	3781.6%	-24.5	0.3026
2041	1,842	87,979	4775.1%	2,026	84,115	4152.2%	-25.5	0.2882
2042	1,381	72,013	5215.7%	1,518	68,851	4535.4%	-26.5	0.2745
2043	1,018	57,959	5693.1%	1,119	55,413	4950.5%	-27.5	0.2614
2044	738	46,090	6241.4%	812	44,066	5427.3%	-28.5	0.2489
2045	526	36,225	6882.2%	579	34,634	5984.5%	-29.5	0.2371
2046	369	28,081	7619.9%	405	26,847	6626.0%	-30.5	0.2258
2047	253	21,456	8467.3%	279	20,514	7362.9%	-31.5	0.2150
2048	171	16,168	9459.6%	188	15,458	8225.7%	-32.5	0.2048
2049	113	12,014	10644.1%	124	11,486	9255.7%	-33.5	0.1951
2050	73	8,799	12039.4%	80	8,412	10469.0%	-34.5	0.1858
2051	46	6,344	13686.0%	51	6,066	11900.9%	-35.5	0.1769
2052	29	4,497	15653.0%	32	4,299	13611.3%	-36.5	0.1685
2053	17	3,123	17990.0%	19	2,986	15643.5%	-37.5	0.1605
2054	10	2,122	20913.7%	11	2,029	18185.8%	-38.5	0.1528
2055	6	1,405	24040.6%	6	1,344	20904.9%	-39.5	0.1456
Past	2,830,107	2,076,448	73.4%	2,830,107	2,076,448	73.4%		
Future	918,872	7,383,428	803.5%	994,960	7,075,662	711.2%		
Lifetime	3,748,979	9,459,877	252.3%	3,825,067	9,152,110	239.3%		
Interest								
Factor								
Past w/ int	4,858,980	2,549,044	52.5%	4,858,980	2,549,044	52.5%		
Future w/ int	685,227	4,333,304	632.4%	738,661	4,158,825	563.0%		
Lifetime w/ int	5,544,206	6,882,348	124.1%	5,597,641	6,707,869	119.8%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

John Alden Life Insurance Company
Maryland Experience Projection
Policy Form: J-5762-P and J-5875-P Combined
Attachment G3

Calendar Year	Before Increase			After Increase [2]			at: Year End 2015	5.00% Factor 1.0500
	Earned Premium	Incurred Claims [1]	Loss Ratio	Earned Premium	Incurred Claims [1]	Loss Ratio		
1992	956	0	0.0%	956	0	0.0%	23.5	3.1474
1993	21,656	0	0.0%	21,656	0	0.0%	22.5	2.9975
1994	23,567	0	0.0%	23,567	0	0.0%	21.5	2.8548
1995	47,243	0	0.0%	47,243	0	0.0%	20.5	2.7188
1996	101,372	0	0.0%	101,372	0	0.0%	19.5	2.5894
1997	193,967	0	0.0%	193,967	0	0.0%	18.5	2.4661
1998	258,962	0	0.0%	258,962	0	0.0%	17.5	2.3486
1999	243,438	2,792	1.1%	243,438	2,792	1.1%	16.5	2.2368
2000	255,836	0	0.0%	255,836	0	0.0%	15.5	2.1303
2001	253,906	7,929	3.1%	253,906	7,929	3.1%	14.5	2.0288
2002	251,846	0	0.0%	251,846	0	0.0%	13.5	1.9322
2003	234,094	0	0.0%	234,094	0	0.0%	12.5	1.8402
2004	226,804	37,258	16.4%	226,804	37,258	16.4%	11.5	1.7526
2005	242,565	110,291	45.5%	242,565	110,291	45.5%	10.5	1.6691
2006	214,892	406,691	189.3%	214,892	406,691	189.3%	9.5	1.5896
2007	187,251	90,005	48.1%	187,251	90,005	48.1%	8.5	1.5139
2008	150,701	6,717	4.5%	150,701	6,717	4.5%	7.5	1.4418
2009	163,682	84,873	51.9%	163,682	84,873	51.9%	6.5	1.3732
2010	162,450	28,630	17.6%	162,450	28,630	17.6%	5.5	1.3078
2011	156,195	387,863	248.3%	156,195	387,863	248.3%	4.5	1.2455
2012	150,510	1,008,020	669.7%	150,510	1,008,020	669.7%	3.5	1.1862
2013	149,520	358,801	240.0%	149,520	358,801	240.0%	2.5	1.1297
2014	152,228	193,877	127.4%	152,228	193,877	127.4%	1.5	1.0759
2015	146,805	318,419	216.9%	146,805	318,419	216.9%	0.5	1.0247
2016	139,322	317,379	227.8%	139,322	317,379	227.8%	-0.5	0.9759
2017	126,141	334,059	264.8%	132,416	326,723	246.7%	-1.5	0.9294
2018	113,541	350,007	308.3%	124,837	334,636	268.1%	-2.5	0.8852
2019	101,656	362,190	356.3%	111,770	346,284	309.8%	-3.5	0.8430
2020	90,537	373,374	412.4%	99,545	356,976	358.6%	-4.5	0.8029
2021	80,235	380,950	474.8%	88,218	364,220	412.9%	-5.5	0.7646
2022	70,793	388,405	548.6%	77,837	371,347	477.1%	-6.5	0.7282
2023	62,207	396,686	637.7%	68,396	379,264	554.5%	-7.5	0.6936
2024	54,456	402,490	739.1%	59,874	384,814	642.7%	-8.5	0.6605
2025	47,501	405,643	854.0%	52,227	387,828	742.6%	-9.5	0.6291
2026	41,287	404,438	979.6%	45,395	386,676	851.8%	-10.5	0.5991
2027	35,751	402,067	1124.6%	39,308	384,409	977.9%	-11.5	0.5706
2028	30,833	397,731	1289.9%	33,901	380,264	1121.7%	-12.5	0.5434
2029	26,471	390,967	1477.0%	29,105	373,796	1284.3%	-13.5	0.5175
2030	22,615	375,738	1661.5%	24,865	359,237	1444.7%	-14.5	0.4929
2031	19,217	355,165	1848.2%	21,129	339,567	1607.1%	-15.5	0.4694
2032	16,230	331,609	2043.2%	17,845	317,046	1776.7%	-16.5	0.4471
2033	13,608	307,462	2259.5%	14,962	293,959	1964.7%	-17.5	0.4258
2034	11,315	280,980	2483.3%	12,440	268,640	2159.4%	-18.5	0.4055
2035	9,323	252,259	2705.9%	10,250	241,181	2352.9%	-19.5	0.3862
2036	7,607	224,186	2947.0%	8,364	214,340	2562.6%	-20.5	0.3678
2037	6,142	196,967	3206.8%	6,753	188,317	2788.5%	-21.5	0.3503
2038	4,902	170,876	3486.0%	5,389	163,371	3031.3%	-22.5	0.3336
2039	3,863	146,676	3796.5%	4,248	140,235	3301.3%	-23.5	0.3177
2040	3,005	124,837	4154.6%	3,304	119,354	3612.7%	-24.5	0.3026
2041	2,305	104,613	4539.1%	2,534	100,018	3947.1%	-25.5	0.2882
2042	1,741	85,872	4931.8%	1,914	82,100	4288.5%	-26.5	0.2745
2043	1,295	69,287	5351.0%	1,424	66,245	4653.1%	-27.5	0.2614
2044	948	55,218	5827.1%	1,042	52,793	5067.0%	-28.5	0.2489
2045	682	43,450	6373.6%	750	41,542	5542.3%	-29.5	0.2371
2046	482	33,686	6990.3%	530	32,207	6078.6%	-30.5	0.2258
2047	335	25,726	7687.6%	368	24,596	6684.8%	-31.5	0.2150
2048	228	19,349	8485.9%	251	18,499	7379.0%	-32.5	0.2048
2049	152	14,327	9413.2%	167	13,698	8185.4%	-33.5	0.1951
2050	100	10,439	10478.2%	110	9,981	9111.5%	-34.5	0.1858
2051	64	7,475	11701.8%	70	7,146	10175.5%	-35.5	0.1769
2052	40	5,255	13128.2%	44	5,024	11415.8%	-36.5	0.1685
2053	24	3,617	14777.1%	27	3,458	12849.6%	-37.5	0.1605
2054	15	2,431	16743.5%	16	2,324	14559.6%	-38.5	0.1528
2055	8	1,590	18797.7%	9	1,520	16345.8%	-39.5	0.1456
Past	3,990,447	3,042,166	76.2%	3,990,447	3,042,166	76.2%		
Future	1,146,974	8,555,474	745.9%	1,240,956	8,201,014	660.9%		
Lifetime	5,137,421	11,597,641	225.7%	5,231,402	11,243,181	214.9%		
Interest	Factor							
	Past w/ int	7,072,890	3,837,193	54.3%	7,072,890	3,837,193	54.3%	
	Future w/ int	861,891	5,052,017	586.2%	928,284	4,850,566	522.5%	
	Lifetime w/ int	7,934,781	8,889,210	112.0%	8,001,175	8,687,759	108.6%	

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2000 - 2011 Report and reinsurer's experiences, discounted at 5.0%; best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 20%; projection includes a 3% shock lapse rate, a 11% benefit reduction and only 50% of the rate increase implemented in 2017.

John Alden Life Insurance Company
Policy Form: J-5762-P
Attachment H1.1
Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder Count	Claim Count	Actual Durational Loss Ratio	Actual Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual to Expected Cumulative Loss Ratio
1	8,553,596	252,786	4,850	10	3%	3%	7%	42%
2	5,738,379	906,213	4,623	26	16%	8%	39%	20%
3	6,061,090	743,283	4,486	24	12%	9%	48%	19%
4	5,780,135	941,407	4,351	32	16%	10%	52%	20%
5	5,352,648	1,098,748	4,250	33	21%	12%	54%	22%
6	5,063,275	3,241,427	4,140	54	64%	18%	56%	32%
7	4,823,630	2,460,287	4,034	52	51%	21%	57%	37%
8	4,636,173	3,319,482	3,933	57	72%	25%	59%	43%
9	4,423,827	4,051,754	3,821	56	92%	30%	60%	49%
10	4,182,262	5,919,202	3,726	75	142%	36%	61%	59%
11	4,033,465	3,845,124	3,630	59	95%	39%	62%	63%
12	3,848,026	2,802,041	3,520	51	73%	40%	63%	65%
13	3,712,719	5,190,195	3,421	78	140%	44%	63%	70%
14	3,614,227	7,888,613	3,309	98	218%	50%	64%	79%
15	3,652,598	6,878,542	3,182	81	188%	55%	64%	85%
16	3,588,122	9,127,531	3,028	115	254%	60%	64%	94%
17	3,442,851	8,723,300	2,882	107	253%	65%	64%	101%
18	3,355,607	6,059,152	2,708	100	181%	68%	64%	106%
19	3,309,246	8,302,707	2,556	98	251%	72%	64%	112%
20	3,156,156	10,825,267	2,425	103	343%	77%	64%	120%
21	2,957,005	10,028,487	2,289	112	339%	82%	64%	127%
22	2,722,338	8,791,892	2,150	107	323%	85%	64%	132%
23	2,435,085	9,544,027	1,999	115	392%	89%	64%	138%
24	2,155,634	9,929,316	1,840	113	461%	93%	64%	144%
25	1,887,666	10,035,266	1,680	108	532%	96%	64%	150%
26	1,642,412	9,945,579	1,525	101	606%	100%	64%	155%
27	1,420,057	9,700,447	1,374	93	683%	103%	64%	160%
28	1,220,177	9,346,313	1,231	85	766%	106%	64%	165%
29	1,041,934	8,876,573	1,095	77	852%	109%	64%	169%
30	884,280	8,321,071	968	69	941%	111%	64%	173%
31	746,006	7,736,849	850	61	1037%	114%	64%	177%
32	625,667	7,117,275	742	53	1138%	116%	64%	180%
33	521,765	6,501,627	643	47	1246%	117%	64%	182%
34	432,736	5,893,859	554	40	1362%	119%	64%	185%
35	357,031	5,304,001	474	35	1486%	120%	64%	187%
36	293,113	4,760,055	404	30	1624%	121%	64%	189%
37	239,491	4,249,824	342	25	1775%	122%	64%	190%
38	194,802	3,777,720	288	21	1939%	123%	64%	191%
39	157,762	3,345,901	241	18	2121%	124%	64%	192%
40	127,222	2,951,899	201	15	2320%	124%	64%	193%
41	102,164	2,589,724	167	12	2535%	125%	64%	194%
42	81,688	2,265,904	138	10	2774%	125%	64%	195%
43	65,027	1,973,640	113	9	3035%	125%	64%	195%
44	51,519	1,711,780	93	7	3323%	126%	64%	196%
45	40,603	1,474,206	75	6	3631%	126%	64%	196%
46	31,826	1,258,823	61	5	3955%	126%	64%	196%
47	24,800	1,066,140	49	4	4299%	126%	64%	196%
48	19,205	899,577	39	3	4684%	126%	64%	197%
49	14,777	750,434	31	2	5079%	127%	64%	197%
50	11,295	619,103	25	2	5481%	127%	64%	197%
Grand Total	112,833,118	253,344,370	94,555	2,692	225%	127%	64%	197%

John Alden Life Insurance Company
Policy Form: J-5875-P
Attachment H1.2
Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience
Nationwide

Policy Duration	Policyholder		Actual Durational		Actual Cumulative	Expected Cumulative	Actual to Expected
	Earned Premiums	Incurred Claims	Count	Claim Count	Loss Ratio	Loss Ratio	Cumulative Loss Ratio
1	21,094,062	391,238	11,247	6	2%	2%	44%
2	13,771,592	1,309,275	10,900	23	10%	5%	11%
3	13,658,606	1,248,336	10,632	20	9%	6%	11%
4	13,660,483	1,772,692	10,432	29	13%	7%	12%
5	13,553,862	3,278,269	10,268	34	24%	10%	16%
6	12,993,166	3,496,010	10,098	40	27%	12%	18%
7	12,616,029	4,979,545	9,953	58	39%	15%	23%
8	12,377,423	3,472,082	9,793	62	28%	16%	24%
9	12,276,867	6,313,662	9,658	63	51%	19%	28%
10	12,255,762	6,947,621	9,507	99	57%	21%	32%
11	8,659,163	8,886,735	9,323	105	103%	25%	37%
12	8,512,730	8,216,311	9,125	111	97%	27%	41%
13	8,539,974	12,529,664	8,891	132	147%	32%	47%
14	8,574,763	11,871,500	8,620	141	138%	35%	53%
15	8,302,195	12,581,767	8,392	152	152%	39%	58%
16	8,129,013	14,122,572	8,118	140	174%	42%	63%
17	8,059,267	19,172,073	7,828	173	238%	47%	71%
18	7,677,896	17,584,500	7,563	154	229%	51%	77%
19	7,255,276	20,659,184	7,290	188	285%	56%	84%
20	6,709,225	21,157,062	6,996	225	315%	60%	91%
21	6,302,862	22,766,360	6,659	258	361%	64%	97%
22	5,719,747	24,652,186	6,308	264	431%	69%	104%
23	5,192,134	26,342,649	5,944	267	507%	74%	111%
24	4,685,821	27,831,737	5,570	267	594%	78%	119%
25	4,202,029	29,042,156	5,187	263	691%	83%	126%
26	3,744,361	29,953,736	4,808	257	800%	88%	133%
27	3,317,957	30,548,632	4,435	248	921%	92%	140%
28	2,923,282	30,867,236	4,070	237	1056%	97%	146%
29	2,560,272	30,876,700	3,715	225	1206%	101%	153%
30	2,228,612	30,596,984	3,373	211	1373%	105%	159%
31	1,927,704	30,054,779	3,045	197	1559%	109%	164%
32	1,656,679	29,276,943	2,734	182	1767%	112%	170%
33	1,414,360	28,291,017	2,441	166	2000%	115%	175%
34	1,199,389	27,104,442	2,167	151	2260%	118%	179%
35	1,010,212	25,739,167	1,912	136	2548%	121%	183%
36	845,056	24,238,230	1,676	122	2868%	124%	187%
37	702,052	22,616,443	1,461	108	3221%	126%	190%
38	579,193	20,899,032	1,265	94	3608%	128%	193%
39	474,496	19,147,130	1,089	82	4035%	129%	196%
40	385,979	17,386,900	931	71	4505%	131%	198%
41	311,724	15,649,519	790	60	5020%	132%	200%
42	249,938	13,952,904	666	51	5583%	133%	201%
43	198,940	12,346,858	558	43	6206%	134%	203%
44	157,183	10,815,899	464	36	6881%	135%	204%
45	123,274	9,390,225	383	30	7617%	135%	205%
46	95,967	8,082,133	314	24	8422%	136%	205%
47	74,166	6,886,048	255	20	9285%	136%	206%
48	56,902	5,813,384	206	16	10216%	137%	207%
49	43,347	4,850,817	165	13	11191%	137%	207%
50	32,794	3,995,459	131	10	12183%	137%	207%
Grand Total	271,093,786	800,005,803	257,355	6,064	295%	137%	207%

John Alden Life Insurance Company
Policy Form: J-5762-P and J-5875-P Combined
Attachment H1.3
Durational Lifetime Loss Ratio Exhibit - Historical and Projected Experience
Nationwide

Policy Duration	Earned Premiums	Incurred Claims	Policyholder		Actual Durational	Actual Cumulative	Expected Cumulative	Actual to Expected
			Count	Claim Count	Loss Ratio	Loss Ratio	Loss Ratio	Cumulative Loss Ratio
1	29,647,659	644,024	16,097	16	2%	2%	5%	43%
2	19,509,971	2,215,488	15,523	49	11%	6%	42%	13%
3	19,719,697	1,991,619	15,118	44	10%	7%	53%	13%
4	19,440,618	2,714,099	14,783	61	14%	8%	58%	14%
5	18,906,510	4,377,017	14,518	67	23%	10%	60%	17%
6	18,056,441	6,737,437	14,238	94	37%	14%	62%	22%
7	17,439,659	7,439,832	13,987	110	43%	17%	63%	26%
8	17,013,596	6,791,563	13,726	119	40%	19%	64%	29%
9	16,700,694	10,365,416	13,479	119	62%	22%	65%	34%
10	16,438,024	12,866,823	13,233	174	78%	25%	65%	39%
11	12,692,628	12,731,859	12,953	164	100%	29%	65%	44%
12	12,360,756	11,018,352	12,645	162	89%	31%	65%	48%
13	12,252,693	17,719,859	12,312	209	145%	35%	66%	54%
14	12,188,990	19,760,114	11,929	239	162%	40%	66%	60%
15	11,954,794	19,460,308	11,574	233	163%	43%	66%	66%
16	11,717,135	23,250,103	11,146	255	198%	47%	66%	72%
17	11,502,118	27,895,373	10,710	280	243%	52%	66%	79%
18	11,033,503	23,643,652	10,271	254	214%	56%	65%	86%
19	10,564,522	28,961,891	9,846	286	274%	60%	66%	92%
20	9,865,380	31,982,328	9,421	328	324%	65%	66%	99%
21	9,259,867	32,794,847	8,948	370	354%	69%	66%	106%
22	8,442,085	33,444,078	8,457	371	396%	74%	66%	112%
23	7,627,219	35,886,676	7,943	382	471%	78%	66%	119%
24	6,841,455	37,761,053	7,410	380	552%	82%	66%	125%
25	6,089,695	39,077,422	6,867	371	642%	87%	64%	135%
26	5,386,773	39,899,315	6,332	358	741%	91%	66%	139%
27	4,738,014	40,249,078	5,809	341	849%	95%	66%	146%
28	4,143,459	40,213,549	5,301	322	971%	99%	66%	152%
29	3,602,206	39,753,273	4,810	302	1104%	103%	66%	157%
30	3,112,892	38,918,055	4,341	280	1250%	107%	66%	163%
31	2,673,710	37,791,628	3,895	257	1413%	110%	66%	168%
32	2,282,346	36,394,218	3,476	235	1595%	113%	66%	173%
33	1,936,125	34,792,643	3,084	213	1797%	116%	66%	177%
34	1,632,125	32,998,301	2,720	191	2022%	119%	66%	181%
35	1,367,243	31,043,168	2,386	171	2270%	121%	66%	184%
36	1,138,168	28,998,285	2,080	151	2548%	123%	66%	187%
37	941,543	26,866,267	1,803	133	2853%	125%	66%	190%
38	773,996	24,676,752	1,553	116	3188%	126%	66%	193%
39	632,258	22,493,030	1,330	100	3558%	128%	66%	195%
40	513,201	20,338,798	1,132	86	3963%	129%	66%	196%
41	413,888	18,239,243	957	73	4407%	130%	66%	198%
42	331,625	16,218,808	804	62	4891%	131%	66%	199%
43	263,967	14,320,499	671	52	5425%	131%	66%	200%
44	208,703	12,527,679	556	43	6003%	132%	66%	201%
45	163,877	10,864,430	458	35	6630%	133%	66%	202%
46	127,793	9,340,955	375	29	7309%	133%	66%	203%
47	98,966	7,952,188	304	23	8035%	133%	66%	203%
48	76,107	6,712,961	245	19	8820%	134%	66%	204%
49	58,124	5,601,251	196	15	9637%	134%	66%	204%
50	44,089	4,614,563	156	12	10466%	134%	66%	204%
Grand Total	383,926,904	1,053,350,173	351,910	8,756	274%	134%	66%	204%

