

Lincoln Benefit Life Company

Company NAIC No. 65595

Home Office: 2940 South 84th Street, Lincoln, NE 68506-4142

Administrative Office: Post Office Box 4243, Woodland Hills, CA 91365-4243

Actuarial Memorandum

August 2018

Nursing Care Only Policy:	Form LB-6301-P-MD(Q)&(NQ)
Comprehensive Long Term Care Policy:	Form LB-6302-P-MD(Q)&(NQ)
Home and Community Based Care Policy:	Form LB-6303-P-MD(Q)&(NQ)

The above referenced individual Long Term Care (LTC) policy forms were issued in Maryland from 1999 to 2004 under the product name “Senior Linc”. Midway through this issue period, certain contracts (referred to as “enhanced”) were issued with additional benefits and different rates for the benefit increase riders. Both pre-enhanced and enhanced policies are included in the scope of this filing. These policy forms are no longer being marketed.

1. Purpose of Filing

This is a rate increase filing for existing Long-Term Care (LTC) policy forms. 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. Scope of Filing

This filing applies to the Company’s LTC policy forms as specified above. These forms provide daily benefit for qualified long-term care services in various settings, as summarized in Exhibit A, when the insured meets policy benefit qualification requirements.

All forms included in this filing are individual LTC policies that are guaranteed renewable for life, subject to the Company’s right to change premium rates.

These policy forms were issue age rated and fully underwritten. The issue ages were from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range was 18 to 84. Strict underwriting criteria were administered with frequent utilization of medical records and paramedical functional assessments, personal history interviews and MIB searches.

These policy forms were marketed by individual agents of Lincoln Benefit Life Company.

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The proposed rate increase is applicable to all inforce policies as these forms are no longer being marketed. Paid-up policies will not receive a rate increase. Single pay and 10 pay policies are not included in the scope of this filing.

The number of policyholders and the annual inforce premium, as of December 2017, are displayed in Exhibit B, which also shows the average annual premium before and after proposed rate increase.

3. Reason for the Increase

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are a result of a combination of lower lapse, lower death, and longer claim continuance.

The Company has been evaluating this LTCi block and updating assumptions based on the actual experience as well as the LTCi industry experience. For the policy forms specified above, projected experience is now worse than what original pricing assumptions were projecting. Ultimate lapse rates and mortality rates have had the most significant deviation from original pricing. The combined effect of changing the underlying claim costs to better reflect actual experience, as well as industry data, and updating the mortality and lapse assumptions resulted in the need for a rate increase.

The current premium levels are inadequate. Therefore, the Company is requesting a rate increase in order to maintain the viability and financial stability of the policy forms. Implementing a necessary rate increase earlier reduces the amount of the rate increase.

4. Requested Rate Increase

The Company is requesting the approval of a flat increase of 15% on the current base rates. The increase does not vary by issue age or other policy characteristics. 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. Paid-up policies will not be affected by the rate increase.

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Please see Exhibits B1–B3 for rate tables reflecting the rate increase:

- B1 LB-6301-P-MD proposed rates
- B2 LB-6302-P-MD proposed rates
- B3 LB-6303-P-MD proposed rates

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

5. History of Previous Rate Revisions

A rate increase was approved for forms LB-6301-P-MD, LB-6302-P-MD, and LB-6303-P-MD on August 23, 2007 with a cap of 15%. A flat increase of 15% was approved for these forms on July 23, 2009. Another flat increase of 15% was approved on April 5, 2016.

6. Actuarial Assumptions

a. Interest

The maximum valuation interest rate for contract reserves, 4.5%, has been used for accumulating historical experience and for discounting projected future experience.

b. Lapse

The current best estimate ultimate lapse rate is assumed to be 1.0%, formulated by analyzing the trend in lapse rates of later durations. Exhibit C shows the Company's actual lapse experience by duration.

c. Mortality

The current best estimate mortality assumptions are based on experience from the reinsurer's entire similarly underwritten and administered block of LTC policies. The attained age mortality is assumed to be 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, varied by single vs. joint, shown in Exhibit D1. Mortality selection factors for Single grade from 16.5% to 100% over 21 years while selection factors for Joint grade from 9.5%

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to 100% over 25 years. No mortality improvement is assumed in the projection.

Exhibit D2 shows the comparison of actual deaths and expected deaths based on best estimate assumptions for the combined reinsurer's block of LTC policies.

d. Morbidity

The current best estimate morbidity assumptions are also based on the reinsurer's combined experience. Studies are performed for incidence, continuance, recovery, and utilization from claim data.

Incidence rates by gender, marital status, and attained age have been developed. Claim termination rates are derived from reinsurer data that has been credibility blended with the latest industry data. Recovery and return to active status is based on the attained age at the time the claim is incurred, grading down from 60% of all claims at incurral age 40, to 6% at incurral age 101, and then 0% at incurral age 120. Utilization factors are applied to the claim costs, which are as follows: 70% for COLA reimbursement policies and 85% for non-COLA reimbursement policies. No underwriting selection durational factors or morbidity improvement are assumed in the projection.

Policy design features have been taken into consideration. Benefit provisions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

Exhibit E1 shows the best estimate incidence rates by gender and partner status. Exhibit E2 demonstrates the best estimate length of stay for lifetime benefit period, 90-day elimination period policies with and without 5% Compound Inflation Protection.

Exhibits E3 and E4 contain the analysis of actual to expected incidence and termination, with expected based on best estimate assumptions, for the combined reinsurer block of LTC policies.

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expenses assumptions remain appropriate.

f. Rate Increase Impact on Policyholder Behavior

Premium rate increases on long-term care policies may induce some policyholders to seek a reduction in benefits or to lapse their policy. Similarly, policyholders who accept the rate

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increase and remain in force or retain their full benefits may exhibit some morbidity anti-selection, understanding that they may need the long-term care benefits in the future. All else equal, additional lapses or benefit reductions on a long-term care block of policies is financially favorable to the Company, while anti-selection is unfavorable to the Company.

The projections in Exhibits F1 and F2 do not include either the assumption of additional lapses and reduction in benefits or the assumption of anti-selection. We assume for the purpose of this rate increase that the two impacts offset each other.

The above discussed current best estimate assumptions are based on the experience of the Company, reinsurer and industry experience, and judgement. The best estimate assumptions reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

7. Area Factors and Trend Assumptions

Area factors were not used in pricing for the above-listed policy forms. As this is not medical insurance, an explicit medical cost trend is not included in the projections.

8. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 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, 2017 have been allocated to a calendar year of incurral and included in historical 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.

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9. Past and Future Policy Experience

Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an active lives model representing actual contracts in force as of December 31, 2017. The best estimate assumptions described above for morbidity, voluntary lapse, and mortality are used to project earned premiums and incurred claims.

Nationwide and statewide historical experience and projections without and with proposed rate increase are shown in Exhibits F1 and F2 respectively.

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

$$LR_j = \frac{\sum_{t=j}^{2017} Pmt_t^j \times v^{t-j} + {}_jCR_{2017} \times v^{2017-j+0.5} + {}_jIBNR_{2017} \times v^{2017-j+0.5}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2017}$ = claim reserve held on December 31, 2017 for claims incurred in year j

${}_jIBNR_{2017}$ = incurred but not reported reserve as of December 31, 2017 attributable to claims incurred in year j

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

j = year of incurral

$v = 1 / 1.045 = 0.956938$

Future anticipated loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. Lifetime loss ratio as of December 31, 2017 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at maximum valuation interest rate 4.5%.

10. 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

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developed. The original pricing assumptions for voluntary lapse, mortality and claim costs were as follows:

- a. Original Pricing Ultimate Lapse: 5%
- b. Original Pricing Mortality: 1975-80 Select and Ultimate
- c. Original Pricing Morbidity

Original pricing claim costs for skilled, intermediate and 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.

Original pricing claim costs for Home and Community Based Care are decreasing percentages of Facility Care claims costs derived from information provided by a reinsurer.

Underwriting selection durational factors are 10%, 20%, 40%, 60%, 80%, 100% for durations 6 and later.

- d. Original Pricing Interest

Pre-enhanced policies: 7.5%

Enhanced policies: 7.0%

As part of the inforce management of the business, the reinsurer and administrator 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.

The best estimate assumptions used in this filing (described in Section 6) are based on actual inforce experience of the Company, experience of reinsurer's similarly underwritten and administered LTC products, industry experience, and judgement. Actual persistency has been higher than that assumed in

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original pricing.

11. Loss Ratio Requirement Compliance Demonstration

Projected experience using current best estimate assumptions is shown in Exhibits F1 (nationwide) and F2 (statewide).

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

12. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period after approval.

13. Nationwide Distribution of Business as of December 31, 2017

As of December 31, 2017, the number of policies in force that will be affected by this increase by policy form is shown in Exhibits G1 (nationwide) and G2 (statewide).

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14. Actuarial Certification

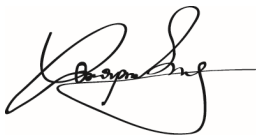
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

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, the reinsurer of the business. I have reviewed the data for reasonableness.

To the best of my knowledge and judgement, 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.



Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303

Exhibit A: Benefit Summary
 (does not reflect state variations)

Benefits	Benefit Description
General Information	
Issue Age	40-84 age nearest birthday
Benefit Periods	3-year, 5-year & Lifetime
Risk Classes	Preferred Non-smoker, Preferred & Standard
Benefit Type	Reimbursement (optional Indemnity Rider)
Elimination Periods	0, 30 & 90 days
Elimination Period Cumulative	Yes
Personal Care Advisor	Yes
Alternative Plan of Care	Yes
Benefit Triggers	2 of 6 ADL's or Cognitive Impairment
Base Policy Benefits	
Nursing Care (In A Nursing or Assisted Living Facility)	
Waiver of Premium	After 60 days of care
Bed Reservation (up to 21 days per calendar year)	100% of daily benefit
Home & Community Based Care Benefit	
Waiver of Premium	By Rider Only
Professional Services	50% or 100% of daily benefit
Homemaker Services	50% or 100% of daily benefit
Adult Day Care & Hospice Care	50% or 100% of daily benefit
Respite Care (up to 14 days per calendar year)	50% or 100% of daily benefit
Optional Riders/Payment Options	
Compound Benefit Increase (5%)	Yes
Simple Benefit Increase (5%)	Yes
HCBC Indemnity Rider	Available to Comprehensive LTC policies only
Single Premium Payment Option	Not available to HCBC policies
10-Year Premium Payment Option	Not available to HCBC policies
Full Nonforfeiture Rider	Yes
Limited Nonforfeiture Rider	Yes
Shortened Benefit Period Nonforfeiture Rider	Yes
HCBC Waiver of Premium Benefit Rider	Available to Comprehensive LTC policies only
Paid-up Survivor Benefit Rider	Yes
Assisted Living Facility Benefit Rider	Available to HCBC policies only

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Policy Form: LB-6301, LB-6302, LB-6303

Exhibit B: Policies Inforce, Annual Premium and Average Premium

Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	2,467	1,131	10,573	14,171
Current Premium	\$5,055,932	\$3,303,838	\$34,608,297	42,968,068
Current Average Premium	\$2,049	\$2,921	\$3,273	3,032
New Premium	\$5,814,322	\$3,799,414	\$39,799,542	49,413,278
New Average Premium	\$2,357	\$3,359	\$3,764	3,487
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

Maryland	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	31	18	242	291
Current Premium	\$76,416	\$48,698	\$808,395	933,510
Current Average Premium	\$2,465	\$2,705	\$3,340	3,208
New Premium	\$87,878	\$56,003	\$929,655	1,073,536
New Average Premium	\$2,835	\$3,111	\$3,842	3,689
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

**Lincoln Benefit Life Company
LB-6301-P-MD(Q)&(NQ)**

**Exhibit B1: Proposed Rates and Factors After 15% Increase
Individual Coverage / Preferred Risk Class / Lifetime Benefit Period / 90 Day Elimination Period**

Issue Age	Nursing Care \$10 Daily Benefit	Other Riders	Benefit Increase Factors	
		Shortened Benefit Period	Lifetime Pay	
			Compound	Simple
40	36.96	1.600	3.248	2.343
41	38.19	1.600	3.194	2.279
42	39.42	1.600	3.141	2.215
43	40.65	1.600	3.088	2.151
44	41.88	1.600	3.035	2.087
45	43.11	1.600	2.981	2.055
46	45.58	1.600	2.928	2.023
47	48.03	1.600	2.875	1.991
48	50.49	1.600	2.822	1.959
49	52.95	1.600	2.769	1.927
50	55.43	1.600	2.715	1.895
51	59.12	1.600	2.662	1.868
52	62.82	1.600	2.556	1.840
53	66.51	1.600	2.449	1.812
54	70.21	1.600	2.343	1.785
55	73.91	1.600	2.236	1.757
56	81.30	1.600	2.130	1.725
57	88.69	1.530	2.023	1.693
58	96.08	1.514	1.917	1.661
59	103.47	1.498	1.810	1.629
60	110.87	1.482	1.703	1.597
61	123.18	1.466	1.683	1.580
62	135.51	1.450	1.661	1.563
63	147.82	1.424	1.640	1.546
64	160.14	1.398	1.619	1.529
65	172.46	1.372	1.597	1.512
66	197.09	1.346	1.576	1.495
67	221.74	1.320	1.555	1.478
68	246.37	1.296	1.533	1.460
69	271.00	1.272	1.512	1.430
70	295.65	1.248	1.491	1.400
71	332.61	1.224	1.469	1.390
72	369.56	1.200	1.448	1.380
73	406.53	1.184	1.427	1.370
74	443.48	1.168	1.406	1.360
75	480.44	1.152	1.384	1.350
76	554.35	1.136	1.374	1.340
77	628.27	1.120	1.363	1.330
78	702.19	1.116	1.352	1.320
79	776.10	1.112	1.341	1.310
80	850.02	1.108	1.331	1.300
81	923.93	1.104	1.320	1.290
82	997.84	1.100	1.310	1.280
83	1,071.76	1.090	1.299	1.270
84	1,145.67	1.085	1.289	1.260

Issue Age Independent Factors

Risk Classes		Elimination Period		Payment Mode	
Preferred Nonsmoker	0.80	90-Day	1.00	Monthly	0.085
Preferred	1.00	30-Day	1.10	Quarterly	0.270
Standard	1.20	0-Day	1.20	Semi-Annual	0.520
				Annual	1.000
Joint Coverage Risk Class *		Benefit Period		Endorsed Group Discount	
2 Preferred Nonsmokers	0.80	3-Yr Benefit Period	0.70	Ages 40-64	0.85
1 Preferred Nonsmoker / 1 Preferred	0.90	5-Yr Benefit Period	0.90	Ages 65-84	0.90
2 Preferreds	1.00				
1 Preferred Nonsmoker / 1 Standard	1.00				
1 Preferred / 1 Standard	1.10				
2 Standards	1.20				

* Premiums for various joint combinations are calculated as 150% of the base policy premium of the older insured, times the Joint Coverage Risk Class factor

Lincoln Benefit Life Company
LB-6302-P-MD(Q)&(NQ)

Exhibit B2: Proposed Rates and Factors After 15% Increase
Individual Coverage / Preferred Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	Comprehensive LTC		Other Riders	Benefit Increase Factors	
	\$10 NC + \$10 HCBC Daily Benefit	\$10 NC + \$5 HCBC Daily Benefit	Shortened Benefit Period	Lifetime Pay	
				Compound	Simple
40	55.43	46.20	1.600	3.248	2.343
41	57.28	47.73	1.600	3.194	2.279
42	59.12	49.26	1.600	3.141	2.215
43	60.98	50.80	1.600	3.088	2.151
44	62.82	52.34	1.600	3.035	2.087
45	64.67	53.90	1.600	2.981	2.055
46	68.36	56.97	1.600	2.928	2.023
47	72.07	60.05	1.600	2.875	1.991
48	75.76	63.13	1.600	2.822	1.959
49	79.46	66.21	1.600	2.769	1.927
50	83.15	69.27	1.600	2.715	1.895
51	88.69	73.91	1.600	2.662	1.868
52	94.25	78.53	1.600	2.556	1.840
53	99.77	83.15	1.600	2.449	1.812
54	105.32	87.76	1.600	2.343	1.785
55	110.87	92.37	1.600	2.236	1.757
56	121.95	101.62	1.600	2.130	1.725
57	133.04	110.87	1.530	2.023	1.693
58	144.12	120.11	1.514	1.917	1.661
59	155.21	129.35	1.498	1.810	1.629
60	166.30	138.59	1.482	1.703	1.597
61	184.78	153.98	1.466	1.683	1.580
62	203.26	169.39	1.450	1.661	1.563
63	221.74	184.78	1.424	1.640	1.546
64	240.21	200.18	1.398	1.619	1.529
65	258.70	215.57	1.372	1.597	1.512
66	295.65	246.37	1.346	1.576	1.495
67	332.61	277.17	1.320	1.555	1.478
68	369.56	307.98	1.296	1.533	1.460
69	406.53	338.76	1.272	1.512	1.430
70	443.48	369.56	1.248	1.491	1.400
71	498.91	415.77	1.224	1.469	1.390
72	554.35	461.95	1.200	1.448	1.380
73	609.78	508.16	1.184	1.427	1.370
74	665.22	554.35	1.168	1.406	1.360
75	720.65	600.55	1.152	1.384	1.350
76	831.53	692.94	1.136	1.374	1.340
77	942.41	785.34	1.120	1.363	1.330
78	1,053.27	877.73	1.116	1.352	1.320
79	1,164.15	970.12	1.112	1.341	1.310
80	1,275.01	1,062.51	1.108	1.331	1.300
81	1,385.89	1,154.92	1.104	1.320	1.290
82	1,496.75	1,247.31	1.100	1.310	1.280
83	1,607.64	1,339.70	1.090	1.299	1.270
84	1,718.50	1,432.09	1.085	1.289	1.260

Issue Age Independent Factors

Risk Classes		Elimination Period		Payment Mode		
Preferred Nonsmoker	0.80	90-Day	1.00	Monthly	0.085	
Preferred	1.00	30-Day	1.10	Quarterly	0.270	
Standard	1.20	0-Day	1.20	Semi-Annual	0.520	
				Annual	1.000	
Joint Coverage Risk Class *		Benefit Period		Waiver of Premium Rider		
2 Preferred Nonsmokers	0.80	3-Yr Benefit Period	0.70	Enhanced	50% HCBC	1.10
1 Preferred Nonsmoker / 1 Preferred	0.90	5-Yr Benefit Period	0.90		100% HCBC	1.15
2 Preferreds	1.00					
1 Preferred Nonsmoker / 1 Standard	1.00	HCBC Indemnity Rider		Pre-Enhanced	50% HCBC	1.15
1 Preferred / 1 Standard	1.10	Enhanced	1.12		100% HCBC	1.20
2 Standards	1.20	Pre-Enhanced	1.16			

* Premiums for various joint combinations are calculated as 150% of the base policy premium of the older insured, times the Joint Coverage Risk Class factor

Lincoln Benefit Life Company
LB-6303-P-MD(Q)&(NQ)

**Exhibit B3: Proposed Rates and Factors After 15% Increase
Individual Coverage / Preferred Risk Class / Lifetime Benefit Period**

Issue Age	HCBC			Other Riders	Benefit Increase Factors			
	\$10 Daily Benefit 90-day EP	\$10 Daily Benefit 30-day EP	\$10 Daily Benefit 0-day EP		Shortened Benefit Period	Compound 90-day EP	Simple 90-day EP	Compound 0-day, 30-day EP
40	26.65	30.65	33.44	1.600	3.189	2.300	3.050	2.200
41	27.55	31.67	34.54	1.600	3.136	2.237	3.000	2.140
42	28.43	32.69	35.67	1.600	3.084	2.175	2.950	2.080
43	29.31	33.71	36.77	1.600	3.032	2.112	2.900	2.020
44	30.21	34.75	37.91	1.600	2.980	2.049	2.850	1.960
45	31.09	35.76	39.01	1.600	2.927	2.018	2.800	1.930
46	32.86	37.80	41.23	1.600	2.875	1.986	2.750	1.900
47	34.66	39.85	43.48	1.600	2.823	1.955	2.700	1.870
48	36.43	41.89	45.70	1.600	2.770	1.924	2.650	1.840
49	38.21	43.94	47.93	1.600	2.718	1.892	2.600	1.810
50	39.99	45.98	50.17	1.600	2.666	1.861	2.550	1.780
51	42.65	49.05	53.52	1.600	2.614	1.834	2.500	1.750
52	45.32	52.11	56.84	1.600	2.509	1.807	2.400	1.730
53	47.98	55.17	60.20	1.600	2.405	1.779	2.300	1.700
54	50.65	58.23	63.53	1.600	2.300	1.752	2.200	1.680
55	53.31	61.31	66.88	1.600	2.195	1.725	2.100	1.650
56	58.66	67.44	73.56	1.600	2.091	1.694	2.000	1.620
57	63.98	73.57	80.27	1.530	1.986	1.662	1.900	1.590
58	69.32	79.71	86.96	1.514	1.882	1.631	1.800	1.560
59	74.64	85.83	93.65	1.498	1.777	1.600	1.700	1.530
60	79.98	91.97	100.33	1.482	1.673	1.568	1.600	1.500
61	88.88	102.20	111.49	1.466	1.652	1.551	1.580	1.480
62	97.75	112.41	122.62	1.450	1.631	1.535	1.560	1.470
63	106.65	122.62	133.77	1.424	1.610	1.518	1.540	1.450
64	115.54	132.87	144.95	1.398	1.589	1.501	1.520	1.440
65	124.41	143.07	156.08	1.372	1.568	1.485	1.500	1.420
66	142.19	163.51	178.38	1.346	1.547	1.468	1.480	1.400
67	159.97	183.96	200.68	1.320	1.526	1.451	1.460	1.390
68	177.75	204.41	222.99	1.296	1.505	1.434	1.440	1.370
69	195.51	224.84	245.29	1.272	1.485	1.418	1.420	1.360
70	213.30	245.29	267.59	1.248	1.464	1.400	1.400	1.340
71	239.95	275.94	301.03	1.224	1.443	1.388	1.380	1.330
72	266.62	306.61	334.48	1.200	1.422	1.376	1.360	1.320
73	293.28	337.27	367.93	1.184	1.401	1.363	1.340	1.300
74	319.96	367.94	401.38	1.168	1.380	1.351	1.320	1.290
75	346.62	398.60	434.83	1.152	1.359	1.338	1.300	1.280
76	399.94	459.91	501.72	1.136	1.349	1.328	1.290	1.270
77	453.24	521.26	568.64	1.120	1.338	1.317	1.280	1.260
78	506.57	582.56	635.53	1.116	1.328	1.307	1.270	1.250
79	559.91	643.90	702.44	1.112	1.317	1.296	1.260	1.240
80	613.23	705.21	769.32	1.108	1.307	1.286	1.250	1.230
81	666.56	766.54	836.23	1.104	1.296	1.275	1.240	1.220
82	719.88	827.86	903.12	1.100	1.285	1.265	1.230	1.210
83	773.22	889.19	970.03	1.090	1.276	1.255	1.220	1.200
84	826.53	950.50	1,036.93	1.085	1.265	1.244	1.210	1.190

Issue Age Independent Factors

Risk Classes		Payment Mode	
Preferred Nonsmoker	0.80	Monthly	0.085
Preferred	1.00	Quarterly	0.270
Standard	1.20	Semi-Annual	0.520
		Annual	1.000
Joint Coverage Risk Class **		Benefit Period	
2 Preferred Nonsmokers	0.80	3-Yr Benefit Period	0.70
1 Preferred Nonsmoker / 1 Preferred	0.90	5-Yr Benefit Period	0.90
2 Preferreds	1.00	Endorsed Group Discount	
1 Preferred Nonsmoker / 1 Standard	1.00	Ages 40-64	0.85
1 Preferred / 1 Standard	1.10	Ages 65-84	0.90
2 Standards	1.20		

* HCBC with Assisted Living Facility Benefit Rider, multiply base rates by 1.20

** Premiums for various joint combinations are calculated as 150% of the base policy premium of the older insured, times the Joint Coverage Risk Class factor

Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303

Exhibit C: Lapse

Duration	Exposure*	Lapse	Lapse Rate
1	31,169	1,636	5.25%
2	29,591	1,129	3.82%
3	28,536	747	2.62%
4	27,797	477	1.72%
5	27,257	362	1.33%
6	26,693	336	1.26%
7	25,924	321	1.24%
8	25,123	318	1.27%
9	24,449	264	1.08%
10	23,796	196	0.82%
11	23,219	177	0.76%
12	22,716	175	0.77%
13	22,078	178	0.81%
14	20,507	131	0.64%
15	16,627	102	0.61%
16	10,438	63	0.60%
17	6,220	43	0.69%
18	3,336	17	0.51%
19	1,036	6	0.58%
20	43	0	0.00%
Average	396,555	6,678	1.68%

* Lifetime pay policies only

**Lincoln Benefit Life Company
Combined Reinsurer Experience**

Exhibit D1: Mortality Selection Factors

Policy Duration	Selection Factors	
	Single	Joint
1	0.165	0.095
2	0.335	0.135
3	0.390	0.225
4	0.425	0.240
5	0.470	0.280
6	0.485	0.320
7	0.520	0.330
8	0.530	0.370
9	0.600	0.380
10	0.610	0.390
11	0.630	0.410
12	0.670	0.435
13	0.680	0.455
14	0.760	0.490
15	0.800	0.500
16	0.850	0.520
17	0.875	0.590
18	0.925	0.610
19	0.930	0.650
20	0.940	0.680
21	1.000	0.820
22	1.000	0.830
23	1.000	0.930
24	1.000	0.960
25	1.000	1.000

**Lincoln Benefit Life Company
Combined Reinsurer Experience**

Exhibit D2: Mortality Actual to Expected (Best Estimate) Analysis

Attained Age	Single Lives Death Counts			Joint Lives Death Counts**			Total Death Counts		
	Actual	Expected*	A/E	Actual	Expected*	A/E	Actual	Expected*	A/E
<40	1	1	89%	1	2	62%	2	3	73%
40-44	1	3	31%	14	7	211%	15	10	153%
45-49	26	13	206%	50	27	187%	76	39	193%
50-54	65	50	130%	152	105	144%	217	155	140%
55-59	172	170	101%	495	372	133%	667	542	123%
60-64	430	493	87%	1,114	1,081	103%	1,544	1,574	98%
65-69	805	1,034	78%	1,792	2,215	81%	2,597	3,249	80%
70-74	1,308	1,449	90%	2,664	2,958	90%	3,972	4,408	90%
75-79	1,654	1,775	93%	3,058	3,190	96%	4,712	4,965	95%
80-84	1,962	1,829	107%	2,672	2,643	101%	4,634	4,472	104%
85-89	1,554	1,426	109%	1,639	1,374	119%	3,193	2,800	114%
90+	1,085	890	122%	540	461	117%	1,625	1,351	120%
Total	9,063	9,133	99%	14,191	14,435	98%	23,254	23,568	99%

* Expected - 85% of 94 GAM and graded to 100% from ages 85 to 90 with selection

** Joint lives - joint policy at issue

**Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303**

Exhibit E1: 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	0.0038	0.0040	0.0009	0.0007	1.550	0.300
41	0.0044	0.0047	0.0010	0.0009	1.550	0.300
42	0.0051	0.0055	0.0012	0.0011	1.550	0.300
43	0.0059	0.0064	0.0015	0.0013	1.550	0.300
44	0.0069	0.0074	0.0018	0.0015	1.550	0.300
45	0.0080	0.0087	0.0021	0.0019	1.550	0.300
46	0.0092	0.0101	0.0025	0.0022	1.550	0.300
47	0.0107	0.0118	0.0030	0.0027	1.550	0.300
48	0.0124	0.0137	0.0036	0.0033	1.550	0.300
49	0.0144	0.0160	0.0044	0.0039	1.550	0.300
50	0.0168	0.0187	0.0052	0.0048	1.550	0.300
51	0.0194	0.0217	0.0063	0.0057	1.550	0.300
52	0.0226	0.0253	0.0075	0.0069	1.550	0.300
53	0.0262	0.0295	0.0090	0.0084	1.550	0.300
54	0.0304	0.0344	0.0107	0.0101	1.550	0.300
55	0.0353	0.0401	0.0129	0.0122	1.550	0.300
56	0.0409	0.0468	0.0154	0.0147	1.550	0.300
57	0.0475	0.0545	0.0184	0.0177	1.550	0.300
58	0.0577	0.0665	0.0231	0.0224	1.436	0.290
59	0.0706	0.0817	0.0292	0.0285	1.311	0.290
60	0.0859	0.0997	0.0366	0.0360	1.206	0.280
61	0.1041	0.1215	0.0458	0.0454	1.111	0.270
62	0.1247	0.1461	0.0566	0.0566	1.045	0.270
63	0.1504	0.1769	0.0704	0.0709	0.969	0.260
64	0.1835	0.2168	0.0887	0.0900	0.872	0.260
65	0.2222	0.2636	0.1108	0.1133	0.795	0.250
66	0.2678	0.3191	0.1378	0.1421	0.728	0.240
67	0.3214	0.3846	0.1706	0.1773	0.671	0.240
68	0.3864	0.4643	0.2117	0.2216	0.613	0.230
69	0.4652	0.5614	0.2630	0.2775	0.555	0.230
70	0.5571	0.6751	0.3249	0.3455	0.507	0.220
71	0.6628	0.8066	0.3989	0.4275	0.470	0.220
72	0.7788	0.9517	0.4836	0.5223	0.452	0.210
73	0.9209	1.1302	0.5900	0.6422	0.425	0.210
74	1.0902	1.3437	0.7207	0.7905	0.397	0.200
75	1.2911	1.5980	0.8807	0.9735	0.369	0.200
76	1.5297	1.9014	1.0766	1.1994	0.341	0.190
77	1.7994	2.2461	1.3068	1.4671	0.323	0.190
78	2.1171	2.6539	1.5864	1.7950	0.305	0.190
79	2.4722	3.1121	1.9115	2.1795	0.297	0.180
80	2.9095	3.6782	2.3211	2.6673	0.279	0.180
81	3.4249	4.3480	2.8192	3.2648	0.261	0.170
82	4.0001	5.0998	3.3975	3.9652	0.253	0.170
83	4.7100	6.0303	4.1277	4.8549	0.235	0.170
84	5.5019	7.0740	4.9751	5.8971	0.227	0.160
85	6.4271	8.2987	5.9967	7.1634	0.219	0.160
86	6.8320	8.7318	6.3922	7.5817	0.212	0.150
87	7.2687	9.1955	6.8197	8.0315	0.204	0.150
88	7.7337	9.6842	7.2761	8.5082	0.196	0.150
89	8.2288	10.1993	7.7634	9.0137	0.188	0.140
90	8.7559	10.7423	8.2837	9.5496	0.180	0.140
91	9.2385	11.2191	8.7644	10.0323	0.182	0.140
92	9.8307	11.8168	9.3521	10.6291	0.174	0.130
93	10.4613	12.4469	9.9797	11.2620	0.166	0.130
94	11.0282	12.9879	10.5497	11.8209	0.169	0.130
95	11.6358	13.5641	11.1618	12.4181	0.171	0.130
96	12.3824	14.2877	11.9110	13.1578	0.163	0.120
97	13.0533	14.9086	12.5912	13.8106	0.166	0.120
98	13.7724	15.5699	13.3217	14.5083	0.168	0.120
99	14.5187	16.2467	14.0826	15.2284	0.171	0.110
100	15.3056	16.9530	14.8871	15.9842	0.174	0.110
101	16.1489	17.7052	15.7510	16.7919	0.176	0.110
102	17.0243	18.4752	16.6509	17.6256	0.179	0.110
103	17.9625	19.2950	17.6173	18.5164	0.181	0.100
104	18.9365	20.1343	18.6241	19.4359	0.184	0.100
105	19.9633	21.0103	19.6885	20.4011	0.187	0.100
106	21.0637	21.9429	20.8314	21.4324	0.189	0.100
107	22.2062	22.8978	22.0223	22.4971	0.192	0.100
108	23.4108	23.8943	23.2813	23.6148	0.195	0.100
109	24.7015	24.9553	24.6331	24.8089	0.197	0.100
110	26.0417	26.0417	26.0417	26.0417	0.200	0.100

Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303

Exhibit E2: 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	657.68	914.60	671.46	862.32
41	657.68	914.60	671.46	862.32
42	657.68	914.60	671.46	862.32
43	657.68	914.60	671.46	862.32
44	657.68	914.60	671.46	862.32
45	657.68	914.60	671.46	862.32
46	657.68	914.60	671.46	862.32
47	657.68	914.60	671.46	862.32
48	657.68	914.60	671.46	862.32
49	657.68	914.60	671.46	862.32
50	657.68	914.60	671.46	862.32
51	657.68	914.60	671.46	862.32
52	657.68	914.60	671.46	862.32
53	649.68	897.86	643.79	813.94
54	642.05	881.97	624.06	783.77
55	634.77	866.89	605.68	756.03
56	627.83	852.56	588.48	730.40
57	621.21	838.95	572.34	706.65
58	614.89	826.02	557.14	684.55
59	608.86	813.73	542.77	663.90
60	603.10	802.04	529.15	644.56
61	597.59	790.93	516.21	626.36
62	592.32	780.36	503.89	609.20
63	598.15	779.79	533.27	644.42
64	605.41	781.20	564.62	682.10
65	614.11	784.55	598.09	722.45
66	624.26	789.82	633.85	765.70
67	635.85	796.99	677.51	824.27
68	615.94	755.13	699.34	844.71
69	600.38	722.62	724.30	870.87
70	588.16	697.20	750.74	898.92
71	578.53	677.19	778.69	928.84
72	570.94	661.35	808.18	960.63
73	566.37	645.00	815.05	965.04
74	567.57	643.34	822.53	970.39
75	569.47	642.82	830.58	976.60
76	571.96	643.24	839.16	983.61
77	574.96	644.45	849.38	994.20
78	574.83	642.01	852.50	994.71
79	575.59	641.24	856.05	995.82
80	576.67	640.88	860.02	997.50
81	578.03	640.92	864.39	999.74
82	579.68	641.33	869.16	1,002.52
83	565.68	622.01	851.36	971.65
84	554.92	608.01	840.86	955.39
85	545.15	595.41	831.61	941.04
86	536.20	583.95	823.41	928.25
87	527.95	573.45	816.11	916.79
88	509.29	550.33	779.39	870.24
89	494.17	532.30	746.39	828.95
90	480.29	515.83	716.44	791.86
91	467.49	500.71	689.11	758.30
92	455.64	486.79	664.02	727.77
93	455.64	486.79	664.02	727.77
94	455.64	486.79	664.02	727.77
95	455.64	486.79	664.02	727.77
96	455.64	486.79	664.02	727.77
97	455.64	486.79	664.02	727.77
98	455.64	486.79	664.02	727.77
99	455.64	486.79	664.02	727.77
100	455.64	486.79	664.02	727.77
101	455.64	486.79	664.02	727.77
102	455.64	486.79	664.02	727.77
103	455.64	486.79	664.02	727.77
104	455.64	486.79	664.02	727.77
105	455.64	486.79	664.02	727.77
106	455.64	486.79	664.02	727.77
107	455.64	486.79	664.02	727.77
108	455.64	486.79	664.02	727.77
109	455.64	486.79	664.02	727.77
110	455.64	486.79	664.02	727.77

* Based on SOA LTC Intercompany 2000-2011 Study and reinsurer's experiences, 4.5% interest, Lifetime Benefits, 90 Day Elimination Period

**Lincoln Benefit Life Company
Combined Reinsurer Experience**

Exhibit E3: Incidence Actual to Expected (Best Estimate) Analysis

Attained Age	Single Male				Single Female			
	Exposure	Actual Claim Count	Expected Claim Count	A/E	Exposure	Actual Claim Count	Expected Claim Count	A/E
40-44	1,111	0	0	0%	1,356	0	0	0%
45-49	3,488	5	1	607%	5,404	5	1	351%
50-54	8,155	6	4	149%	15,706	23	9	261%
55-59	16,996	30	17	172%	37,341	57	44	128%
60-64	27,755	63	59	106%	67,050	192	169	114%
65-69	34,829	151	154	98%	89,191	484	473	102%
70-74	32,083	290	292	99%	84,327	928	941	99%
75-79	21,631	416	409	102%	60,929	1,452	1,444	101%
80-84	11,342	453	442	103%	34,744	1,751	1,740	101%
85-89	3,988	324	272	119%	14,086	1,411	1,225	115%
90+	875	103	80	129%	3,693	591	408	145%
Total	162,253	1,841	1,730	106%	413,827	6,894	6,456	107%

Attained Age	Married Male				Married Female			
	Exposure	Actual Claim Count	Expected Claim Count	A/E	Exposure	Actual Claim Count	Expected Claim Count	A/E
40-44	3,641	0	0	0%	6,688	5	0	3077%
45-49	12,627	5	1	576%	20,035	15	1	1223%
50-54	33,327	19	6	338%	48,996	42	8	551%
55-59	78,392	75	32	234%	103,022	113	40	280%
60-64	141,559	207	140	148%	164,150	245	161	152%
65-69	182,152	435	431	101%	181,488	456	442	103%
70-74	156,669	854	886	96%	136,347	781	828	94%
75-79	93,197	1,316	1,267	104%	75,497	1,178	1,148	103%
80-84	38,837	1,275	1,261	101%	30,217	1,157	1,143	101%
85-89	9,660	702	612	115%	7,477	626	560	112%
90+	1,271	189	108	175%	1,122	150	110	137%
Total	751,330	5,077	4,743	107%	775,038	4,768	4,442	107%

**Lincoln Benefit Life Company
Combined Reinsurer Experience**

Exhibit E4: Claim Termination Actual to Expected (Best Estimate) Analysis

Duration	Claim Exposure	Actual	Expected	A/E
1st quarter	1,475	440	444	99%
2nd quarter	3,454	594	441	135%
3rd quarter	2,864	253	247	103%
4th quarter	2,524	197	183	107%
2	8,680	1,897	1,969	96%
3	5,874	1,322	1,446	91%
4	3,904	1,185	1,096	108%
5	2,338	564	643	88%
6	1,527	344	399	86%
7	996	217	267	81%
8	653	136	167	82%
9	430	88	111	79%
10	280	60	81	74%
11	176	36	43	83%
12	112	29	34	85%
13	65	10	24	41%
14	42	18	13	142%
15	24	11	9	118%
16	14	5	2	209%
17	10	5	2	263%
18	5	3	4	67%
19	1	0	1	0%
20	0	0	0	0%
Average	35,448	7,414	7,627	97%

Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303
All Issue Years

Exhibit F1: Nationwide Experience Projection

Calendar Year	Before Proposed Increase			After Proposed Increase			at: Year End 2017	4.50% Factor 1.0450
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
1998	468,385	0	0%	468,385	0	0%	19.5	2.3592
1999	4,486,447	92,404	2%	4,486,447	92,404	2%	18.5	2.2576
2000	10,423,173	1,465,061	14%	10,423,173	1,465,061	14%	17.5	2.1604
2001	18,002,509	1,293,352	7%	18,002,509	1,293,352	7%	16.5	2.0674
2002	27,745,251	2,750,934	10%	27,745,251	2,750,934	10%	15.5	1.9783
2003	38,568,615	2,661,542	7%	38,568,615	2,661,542	7%	14.5	1.8932
2004	43,187,255	7,327,787	17%	43,187,255	7,327,787	17%	13.5	1.8116
2005	43,020,831	7,292,708	17%	43,020,831	7,292,708	17%	12.5	1.7336
2006	41,994,717	11,081,604	26%	41,994,717	11,081,604	26%	11.5	1.6590
2007	42,567,991	16,158,830	38%	42,567,991	16,158,830	38%	10.5	1.5875
2008	43,211,744	18,010,516	42%	43,211,744	18,010,516	42%	9.5	1.5192
2009	44,302,232	16,315,169	37%	44,302,232	16,315,169	37%	8.5	1.4537
2010	45,535,065	17,147,184	38%	45,535,065	17,147,184	38%	7.5	1.3911
2011	46,425,719	29,360,362	63%	46,425,719	29,360,362	63%	6.5	1.3312
2012	46,027,745	27,569,616	60%	46,027,745	27,569,616	60%	5.5	1.2739
2013	43,931,015	25,456,674	58%	43,931,015	25,456,674	58%	4.5	1.2191
2014	42,574,510	40,450,351	95%	42,574,510	40,450,351	95%	3.5	1.1666
2015	41,315,579	40,944,522	99%	41,315,579	40,944,522	99%	2.5	1.1163
2016	41,589,907	42,613,398	102%	41,589,907	42,613,398	102%	1.5	1.0683
2017	42,063,477	59,698,626	142%	42,063,477	59,698,626	142%	0.5	1.0223
2018	40,926,709	51,457,896	126%	42,461,461	51,457,896	121%	-0.5	0.9782
2019	38,509,801	57,636,308	150%	44,286,271	57,636,308	130%	-1.5	0.9361
2020	36,069,372	64,077,952	178%	41,479,778	64,077,952	154%	-2.5	0.8958
2021	33,623,711	70,669,475	210%	38,667,268	70,669,475	183%	-3.5	0.8572
2022	31,183,498	77,255,595	248%	35,861,023	77,255,595	215%	-4.5	0.8203
2023	28,757,625	83,640,041	291%	33,071,269	83,640,041	253%	-5.5	0.7850
2024	26,370,491	89,681,032	340%	30,326,064	89,681,032	296%	-6.5	0.7512
2025	24,040,777	95,165,966	396%	27,646,894	95,165,966	344%	-7.5	0.7188
2026	21,786,673	99,956,275	459%	25,054,674	99,956,275	399%	-8.5	0.6879
2027	19,625,526	103,912,841	529%	22,569,354	103,912,841	460%	-9.5	0.6583
2028	17,571,682	106,821,597	608%	20,207,434	106,821,597	529%	-10.5	0.6299
2029	15,636,694	108,542,475	694%	17,982,198	108,542,475	604%	-11.5	0.6028
2030	13,826,775	109,074,630	789%	15,900,792	109,074,630	686%	-12.5	0.5768
2031	12,146,052	108,379,552	892%	13,967,960	108,379,552	776%	-13.5	0.5520
2032	10,597,297	106,327,100	1003%	12,186,891	106,327,100	872%	-14.5	0.5282
2033	9,181,683	102,986,279	1122%	10,558,936	102,986,279	975%	-15.5	0.5055
2034	7,898,530	98,590,511	1248%	9,083,309	98,590,511	1085%	-16.5	0.4837
2035	6,744,953	93,345,063	1384%	7,756,696	93,345,063	1203%	-17.5	0.4629
2036	5,716,803	87,304,154	1527%	6,574,323	87,304,154	1328%	-18.5	0.4429
2037	4,808,855	80,722,333	1679%	5,530,183	80,722,333	1460%	-19.5	0.4239
2038	4,014,291	73,884,172	1841%	4,616,434	73,884,172	1600%	-20.5	0.4056
2039	3,325,363	66,976,619	2014%	3,824,168	66,976,619	1751%	-21.5	0.3882
2040	2,733,525	60,189,336	2202%	3,143,554	60,189,336	1915%	-22.5	0.3714
2041	2,229,811	53,644,035	2406%	2,564,283	53,644,035	2092%	-23.5	0.3554
2042	1,805,122	47,441,443	2628%	2,075,891	47,441,443	2285%	-24.5	0.3401
2043	1,450,370	41,611,750	2869%	1,667,925	41,611,750	2495%	-25.5	0.3255
2044	1,156,714	36,232,968	3132%	1,330,221	36,232,968	2724%	-26.5	0.3115
2045	915,754	31,293,506	3417%	1,053,117	31,293,506	2972%	-27.5	0.2981
2046	719,727	26,793,308	3723%	827,687	26,793,308	3237%	-28.5	0.2852
2047	561,581	22,726,929	4047%	645,819	22,726,929	3519%	-29.5	0.2729
2048	435,022	19,103,217	4391%	500,275	19,103,217	3819%	-30.5	0.2612
2049	334,517	15,898,208	4753%	384,694	15,898,208	4133%	-31.5	0.2499
2050	255,309	13,098,567	5130%	293,605	13,098,567	4461%	-32.5	0.2392
2051	193,353	10,685,367	5526%	222,356	10,685,367	4806%	-33.5	0.2289
2052	145,261	8,635,417	5945%	167,051	8,635,417	5169%	-34.5	0.2190
2053	108,218	6,909,604	6385%	124,450	6,909,604	5552%	-35.5	0.2096
2054	79,919	5,468,119	6842%	91,907	5,468,119	5950%	-36.5	0.2006
2055	58,485	4,284,150	7325%	67,258	4,284,150	6370%	-37.5	0.1919
2056	42,392	3,320,567	7833%	48,751	3,320,567	6811%	-38.5	0.1837
2057	30,426	2,544,421	8363%	34,990	2,544,421	7272%	-39.5	0.1758
Past	707,442,164	367,690,639	52%	707,442,164	367,690,639	52%		
Future	425,618,667	2,346,288,776	551%	484,857,213	2,346,288,776	484%		
Lifetime	1,133,060,832	2,713,979,415	240%	1,192,299,377	2,713,979,415	228%		
Interest	4.50%							
Past w/ int	1,039,547,259	466,100,596	45%	1,039,547,259	466,100,596	45%		
Future w/ int	314,497,170	1,334,081,140	424%	357,167,717	1,334,081,140	374%		
Lifetime w/ int	1,354,044,429	1,800,181,736	133%	1,396,714,975	1,800,181,736	129%		

Lincoln Benefit Life Company
Policy Form: LB-6301-P-MD, LB-6302-P-MD, LB-6303-P-MD
All Issue Years

Exhibit F2: Maryland Experience Projection

Calendar Year	Before Proposed Increase			After Proposed Increase			at:	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2017	4.50% Factor 1.0450
1998	0	0	0%	0	0	0%	19.5	2.3592
1999	31,861	0	0%	31,861	0	0%	18.5	2.2576
2000	162,198	0	0%	162,198	0	0%	17.5	2.1604
2001	282,650	0	0%	282,650	0	0%	16.5	2.0674
2002	441,654	0	0%	441,654	0	0%	15.5	1.9783
2003	703,780	0	0%	703,780	0	0%	14.5	1.8932
2004	913,013	0	0%	913,013	0	0%	13.5	1.8116
2005	863,985	9,970	1%	863,985	9,970	1%	12.5	1.7336
2006	825,078	1,378,839	167%	825,078	1,378,839	167%	11.5	1.6590
2007	852,043	835,222	98%	852,043	835,222	98%	10.5	1.5875
2008	883,290	0	0%	883,290	0	0%	9.5	1.5192
2009	889,555	58,548	7%	889,555	58,548	7%	8.5	1.4537
2010	903,155	0	0%	903,155	0	0%	7.5	1.3911
2011	942,241	71,697	8%	942,241	71,697	8%	6.5	1.3312
2012	916,394	43,948	5%	916,394	43,948	5%	5.5	1.2739
2013	887,046	179,854	20%	887,046	179,854	20%	4.5	1.2191
2014	871,236	757,907	87%	871,236	757,907	87%	3.5	1.1666
2015	852,450	659,787	77%	852,450	659,787	77%	2.5	1.1163
2016	875,367	537,779	61%	875,367	537,779	61%	1.5	1.0683
2017	916,352	528,843	58%	916,352	528,843	58%	0.5	1.0223
2018	912,175	985,389	108%	946,382	985,389	104%	-0.5	0.9782
2019	870,269	1,135,843	131%	1,000,810	1,135,843	113%	-1.5	0.9361
2020	826,543	1,299,713	157%	950,524	1,299,713	137%	-2.5	0.8958
2021	781,274	1,468,724	188%	898,465	1,468,724	163%	-3.5	0.8572
2022	734,856	1,644,246	224%	845,085	1,644,246	195%	-4.5	0.8203
2023	687,354	1,828,205	266%	790,457	1,828,205	231%	-5.5	0.7850
2024	639,191	2,009,725	314%	735,069	2,009,725	273%	-6.5	0.7512
2025	590,892	2,180,003	369%	679,526	2,180,003	321%	-7.5	0.7188
2026	543,063	2,342,265	431%	624,523	2,342,265	375%	-8.5	0.6879
2027	496,103	2,492,541	502%	570,518	2,492,541	437%	-9.5	0.6583
2028	450,516	2,622,865	582%	518,094	2,622,865	506%	-10.5	0.6299
2029	406,726	2,718,753	668%	467,734	2,718,753	581%	-11.5	0.6028
2030	365,037	2,774,499	760%	419,792	2,774,499	661%	-12.5	0.5768
2031	325,652	2,793,538	858%	374,500	2,793,538	746%	-13.5	0.5520
2032	288,723	2,765,212	958%	332,032	2,765,212	833%	-14.5	0.5282
2033	254,356	2,703,758	1063%	292,510	2,703,758	924%	-15.5	0.5055
2034	222,589	2,619,579	1177%	255,978	2,619,579	1023%	-16.5	0.4837
2035	193,452	2,506,352	1296%	222,470	2,506,352	1127%	-17.5	0.4629
2036	166,962	2,376,734	1424%	192,007	2,376,734	1238%	-18.5	0.4429
2037	143,095	2,236,481	1563%	164,559	2,236,481	1359%	-19.5	0.4239
2038	121,794	2,075,477	1704%	140,063	2,075,477	1482%	-20.5	0.4056
2039	102,972	1,911,133	1856%	118,418	1,911,133	1614%	-21.5	0.3882
2040	86,475	1,754,130	2028%	99,446	1,754,130	1764%	-22.5	0.3714
2041	72,126	1,603,745	2224%	82,945	1,603,745	1933%	-23.5	0.3554
2042	59,744	1,465,385	2453%	68,705	1,465,385	2133%	-24.5	0.3401
2043	49,146	1,335,038	2716%	56,518	1,335,038	2362%	-25.5	0.3255
2044	40,148	1,212,586	3020%	46,171	1,212,586	2626%	-26.5	0.3115
2045	32,567	1,090,825	3350%	37,452	1,090,825	2913%	-27.5	0.2981
2046	26,223	973,528	3712%	30,157	973,528	3228%	-28.5	0.2852
2047	20,947	854,274	4078%	24,089	854,274	3546%	-29.5	0.2729
2048	16,594	736,556	4439%	19,083	736,556	3860%	-30.5	0.2612
2049	13,025	625,400	4801%	14,979	625,400	4175%	-31.5	0.2499
2050	10,119	523,965	5178%	11,637	523,965	4502%	-32.5	0.2392
2051	7,772	432,512	5565%	8,938	432,512	4839%	-33.5	0.2289
2052	5,893	352,945	5989%	6,777	352,945	5208%	-34.5	0.2190
2053	4,407	284,611	6458%	5,068	284,611	5615%	-35.5	0.2096
2054	3,247	226,900	6989%	3,734	226,900	6077%	-36.5	0.2006
2055	2,352	178,960	7608%	2,705	178,960	6615%	-37.5	0.1919
2056	1,673	139,106	8313%	1,924	139,106	7228%	-38.5	0.1837
2057	1,168	106,220	9098%	1,343	106,220	7911%	-39.5	0.1758
Past	14,013,349	5,062,394	36%	14,013,349	5,062,394	36%		
Future	10,577,220	61,387,722	580%	12,061,184	61,387,722	509%		
Lifetime	24,590,569	66,450,115	270%	26,074,533	66,450,115	255%		
Interest	4.50%							
Past w/ int	20,320,475	6,822,241	34%	20,320,475	6,822,241	34%		
Future w/ int	7,631,160	33,037,637	433%	8,675,448	33,037,637	381%		
Lifetime w/ int	27,951,635	39,859,878	143%	28,995,923	39,859,878	137%		

Lincoln Benefit Life Company
Policy Form: LB-6301, LB-6302, LB-6303

Exhibit G1: Nationwide Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	12,205	38,734,556	86%	90%
Nursing Home Only	865	2,303,362	6%	5%
Home Health Only Only	1,101	1,930,150	8%	4%
Total	14,171	42,968,068	100%	100%
COLA Options				
No COLA	2,467	5,055,932	17%	12%
Simple COLA	1,131	3,303,838	8%	8%
Compound COLA	10,573	34,608,297	75%	81%
Total	14,171	42,968,068	100%	100%
Nonforfeiture Options				
None	13,895	41,845,536	98%	97%
SBP	77	222,211	1%	1%
Full ROP & SBP	16	51,186	0%	0%
Limited ROP	67	214,238	0%	0%
Full ROP	116	634,896	1%	1%
Total	14,171	42,968,068	100%	100%
Joint/Single Life				
Joint	6,208	23,182,447	44%	54%
Single	7,963	19,785,621	56%	46%
Total	14,171	42,968,068	100%	100%
Billing Mode				
Annual	4,914	16,332,952	35%	38%
Semi-Annual	617	1,997,465	4%	5%
Quarterly	1,402	4,292,387	10%	10%
Monthly	7,238	20,345,264	51%	47%
Total	14,171	42,968,068	100%	100%
Elimination Period				
0 Day	1,702	4,365,026	12%	10%
30 Days	3,721	11,792,075	26%	27%
60 Days	491	1,282,663	3%	3%
90 Days	8,257	25,528,304	58%	59%
Total	14,171	42,968,068	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	1,955	4,750,536	14%	11%
5 Year / 3 Year	158	473,665	1%	1%
5 Year / 5 Year	1,267	3,706,439	9%	9%
Lifetime / 3 Year	775	2,495,919	5%	6%
Lifetime / 5 Year	274	922,522	2%	2%
Lifetime / Lifetime	9,742	30,618,988	69%	71%
Total	14,171	42,968,068	100%	100%
Issue Age Cohort				
20-29	1	1,561	0%	0%
30-39	39	58,698	0%	0%
40-49	916	1,770,099	6%	4%
50-59	5,675	14,763,588	40%	34%
60-69	6,461	21,814,743	46%	51%
70-79	1,060	4,441,761	7%	10%
80-89	19	117,617	0%	0%
Total	14,171	42,968,068	100%	100%
Daily Benefit Cohort				
\$1-\$50	354	556,386	2%	1%
\$51-\$100	6,754	18,267,138	48%	43%
\$101-\$150	5,748	18,716,312	41%	44%
\$151-\$200	1,076	4,399,798	8%	10%
\$201-\$250	231	995,391	2%	2%
\$251-\$300	8	33,043	0%	0%
Total	14,171	42,968,068	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	7	6,381	0%	0%
50-59	305	557,983	2%	1%
60-69	2,546	5,780,672	18%	13%
70-79	7,437	22,200,852	52%	52%
80-89	3,507	12,806,718	25%	30%
90-99	369	1,615,461	3%	4%
Total	14,171	42,968,068	100%	100%

Lincoln Benefit Life Company
Policy Form: LB-6301-P-MD, LB-6302-P-MD, LB-6303-P-MD

Exhibit G2: Maryland Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	269	893,372	92%	96%
Nursing Home Only	5	8,474	2%	1%
Home Health Only Only	17	31,664	6%	3%
Total	291	933,510	100%	100%
COLA Options				
No COLA	31	76,416	11%	8%
Simple COLA	18	48,698	6%	5%
Compound COLA	242	808,395	83%	87%
Total	291	933,510	100%	100%
Nonforfeiture Options				
None	291	933,510	100%	100%
SBP	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Full ROP	0	0	0%	0%
Total	291	933,510	100%	100%
Joint/Single Life				
Joint	125	509,916	43%	55%
Single	166	423,594	57%	45%
Total	291	933,510	100%	100%
Billing Mode				
Annual	113	370,545	39%	40%
Semi-Annual	11	39,925	4%	4%
Quarterly	40	115,486	14%	12%
Monthly	127	407,554	44%	44%
Total	291	933,510	100%	100%
Elimination Period				
0 Day	23	78,253	8%	8%
30 Days	75	223,774	26%	24%
60 Days	0	0	0%	0%
90 Days	193	631,483	66%	68%
Total	291	933,510	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	44	107,373	15%	12%
5 Year / 3 Year	6	18,786	2%	2%
5 Year / 5 Year	24	73,163	8%	8%
Lifetime / 3 Year	15	63,575	5%	7%
Lifetime / 5 Year	7	19,278	2%	2%
Lifetime / Lifetime	195	651,334	67%	70%
Total	291	933,510	100%	100%
Issue Age Cohort				
20-29	0	0	0%	0%
30-39	1	2,480	0%	0%
40-49	31	85,309	11%	9%
50-59	134	357,628	46%	38%
60-69	118	460,134	41%	49%
70-79	7	27,959	2%	3%
80-89	0	0	0%	0%
Total	291	933,510	100%	100%
Daily Benefit Cohort				
\$1-\$50	3	2,765	1%	0%
\$51-\$100	76	178,931	26%	19%
\$101-\$150	163	558,819	56%	60%
\$151-\$200	42	162,464	14%	17%
\$201-\$250	7	30,529	2%	3%
\$251-\$300	0	0	0%	0%
Total	291	933,510	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	15	36,348	5%	4%
60-69	70	187,330	24%	20%
70-79	155	512,749	53%	55%
80-89	49	188,597	17%	20%
90-99	2	8,486	1%	1%
Total	291	933,510	100%	100%