

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

Long Term Care Policy

S-6000-P-MD

Long Term Care Insurance Policy

S-8000-P-MD

Long Term Care Insurance Policy

S-9000-P-MD

The State Life Insurance Company is filing a rate increase on the above listed long-term care (LTC) policy forms. Policy form S-6000-P-MD was issued in this state from 2000 to 2004 and is referred to as “S-6000” in this memorandum. Policy form S-8000-P-MD was issued in this state from 2004 to 2005 and is referred to as “S-8000” in this memorandum. Policy form S-9000-P-MD was issued in this state from 2005 to 2007 and is referred to as “S-9000” in this memorandum. These policy forms are no longer being marketed in any state.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase meets the minimum requirements of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation and the applicable regulatory requirements of this jurisdiction. 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 benefits for qualified long-term care services in various settings, as summarized in Exhibit A, when the insured meets policy benefit qualification requirements.

The 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 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.

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

These policy forms were marketed by individual agents of The State Life Insurance Company.

The proposed rate increase applies 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 excluded from the scope of this filing because all active single-pay and 10-pay policies are paid-up.

The number of policyholders and the annual inforce premium, as of December 2022, are displayed in Exhibit B. Exhibit B also shows the average annual premium before and after the proposed rate increase.

3. Reason for the Increase

A rate increase is necessary at this time due to higher anticipated future and lifetime loss ratios. For the policy forms specified above, the projected experience is now worse than what original pricing assumptions were projecting. We are targeting a lifetime loss ratio of 120% with these rate increase requests. If the 120% lifetime loss ratio target were achieved, then we would not pursue further rate increases.

The current premium levels are inadequate. Therefore, the Company is requesting a rate increase to help alleviate the projected adverse performance on this block of business.

4. Requested Rate Increase

The Company is requesting the approval of the rate tables shown in Exhibits C1.1, C2.1 and C3.1 reflecting the following increases:

S-6000: 611% increase on the current base rates.

S-8000: 256% increase on the current base rates.

S-9000: 143% increase 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.

Please see Exhibits C1.1, C2.1 and C3.1 for rate tables reflecting the rate increase:

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

Exhibit C1.0:	S-6000 current rates
Exhibit C1.1:	S-6000 proposed rates
Exhibit C1.2:	S-6000 rate increases
Exhibit C2.0:	S-8000 current rates
Exhibit C2.1:	S-8000 proposed rates
Exhibit C2.3:	S-8000 rate increases
Exhibit C3.0:	S-9000 current rates
Exhibit C3.1:	S-9000 proposed rates
Exhibit C3.3:	S-9000 rate increases

Please note that rates may immaterially exceed the requested rate increase percentages due to implementation rounding algorithms.

5. History of Previous Rate Revisions

a. S-6000

A flat increase of 15% was approved on September 13, 2012.

A flat increase of 15% was approved on August 1, 2014.

b. S-8000

No rate increase history.

c. S-9000

No rate increase history.

6. Actuarial Assumptions

a. Interest

The average maximum valuation interest rate applicable to the years of issue has been used for accumulating historical experience and for discounting projected future experience.

Average Maximum Valuation Interest Rate:

S-6000 & S-8000: 4.50%

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

S-9000: 4.06%

b. Lapse

The current best estimate ultimate lapse rate is assumed to be 0.5% on average, formulated by analyzing the trend in lapse rates of later policy durations for the reinsurer's (i.e. Employers Reassurance Corporation's) entire similarly underwritten and administered block of LTC policies.

Exhibit D1 provides the detailed lapse assumptions. The adjustment factors are all multiplicative.

Exhibit D2 shows the reinsurer's actual to expected lapse experience by attained age, calendar year, and duration. The expected counts are based on current best estimate assumptions.

c. Mortality

Mortality assumptions were developed separately for active lives and disabled lives. Active life mortality rates were developed as factors of the 2012 IAM Basic Table with gender distinct adjustments. Adjustment factors were developed based on actual experience and vary by gender, coverage type, underwriting class, inflation type, payment type, joint status, and duration. Disabled life mortality is based on a percentage of claim termination rates. No explicit mortality improvement factors are assumed, only the mortality improvement that is implied through morbidity improvement is included in the assumptions.

Exhibit E1 provides the full set of detailed active life mortality assumptions. The adjustment factors are all multiplicative.

Exhibit E2 shows the reinsurer's actual to expected active mortality experience by attained age, calendar year, and duration. The expected counts are based on current best estimate assumptions.

d. Morbidity

The current best estimate morbidity assumptions are based on the experience of the reinsurer's entire similarly underwritten and administered block of LTC policies as well. Studies are performed for incidence, continuance, utilization, and recovery from claim data. Incidence rates vary by gender, marital status, attained age and other policy characteristics. Claim termination (CT) base rates, including initial disabled mortality rates, vary by claim situs. Additional CT adjustment factors by disabled duration and attained age were also developed. Utilization rates were developed for both days and dollars utilized and vary by maximum daily benefit at claim incurrual and claim duration. Additionally, morbidity improvement, applied as a reduction to incidence rates, is included and assumed to start at 2.6% under

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

attained age 79 and grade to 0% at attained age 101+, beginning in 2024.

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 the assumptions or projection model formulas.

The following exhibits provide detailed morbidity assumptions. The adjustment factors are all multiplicative.

- Exhibit F1 - provides the detailed incidence assumptions
- Exhibit F2 – provides the detailed utilization assumptions
- Exhibits F3-F5 – provide the base initial total claim termination rates as well as the initial disabled mortality rates.
- Exhibit F6 – provides the claim termination adjustment factors to be applied to the base rates.

The following Exhibits show the reinsurer's actual to expected analysis for morbidity assumptions.

- Exhibit F7 – provides the actual to expected incidence experience analysis by attained age, calendar year, and duration. The expected claim counts are based on current best estimate assumptions.
- Exhibit F8 – provides the actual to expected utilization (actual dollars used) experience analysis by attained age, disabled age, disabled duration, calendar year, and maximum daily benefit (MDB) at year of incurral. The expected dollars used are based on current best estimate assumptions.
- Exhibit F9 – provides the actual to expected claim termination experience analysis by disabled age and disabled duration. The expected claim termination deaths are based on current best estimate assumptions.

e. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions are not paid on the increased premium.

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

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. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2022 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2022 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 the 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.

9. Past and Future Policy Experience

Earned premiums and incurred claims for projection years 2023 through 2072 are developed from an active lives model representing actual contracts in force as of September 30, 2022. The best estimate assumptions described above for morbidity, voluntary lapse, and mortality are used to project earned premiums and incurred claims.

Nationwide historical experience and projections before and after the proposed rate increase are shown in Exhibits G1-G3.

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

$$LR_j = \frac{\sum_{t=j}^{2022} Pmt_t^j \times v^{t-j} + {}_jCR_{2022} \times v^{2022-j+0.5} + {}_jIBNR_{2022} \times v^{2022-j+0.5}}{EP_j}$$

LR_j = loss ratio for year j

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

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

${}_jCR_{2022}$ = claim reserve held on December 31, 2022 for claims incurred in year j

${}_jIBNR_{2022}$ = incurred but not reported reserve as of December 31, 2022 attributable to claims incurred in year j

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

j = year of incurral

$v = 1 / (1 + \text{policy form specific maximum valuation interest rates})$

Future anticipated loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. The lifetime loss ratio as of December 31, 2022 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the policy form specific maximum valuation interest rate.

10. Analysis Performed

The originally approved premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the originally approved rate schedule was developed. The original pricing assumptions for voluntary lapse, mortality, and claim costs were as follows:

a. Original Pricing Ultimate Lapse

S-6000: 4%

S-8000: 2%

S-9000: 1.5%

b. Original Pricing Mortality

S-6000 & S-8000: 1975-80 Select and Ultimate

S-9000: 1994 GAM

c. Original Pricing Morbidity

Original pricing claim costs for skilled, intermediate, and Nursing 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.

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

Joint claim cost factors:

S-6000 & S-9000:	150% of the claim costs of the average of the individual claim costs
S-8000:	160% of the claim costs of the average of the individual claim costs

Underwriting selection factors:

10%, 20%, 40%, 60%, 80%, 100% durations 8 & later

d. Original Pricing Interest

5.5%

As part of the inforce management of the business, the reinsurer and administrator of the business monitor the performance of the business by completing periodic actual-to-expected analysis for voluntary lapse, mortality, claim incidence, and claim termination. 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 projected experience will deteriorate.

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

11. Loss Ratio Requirement Compliance Demonstration

Exhibit G shows nationwide actual and projected experience using current best estimate assumptions. Actual experience is provided from inception through 2022 and then projected on a seriatim basis for 50 years using the current assumptions described above in Section 6. Included in Exhibits G1-G3 are calendar year earned premiums, incurred claims, annual loss ratios, and cumulative loss ratios. As shown in Exhibits G1-G3, the anticipated lifetime loss ratios with the requested rate increase exceed the minimum loss ratio required by pre-rate stability regulation.

Exhibits H1-H3 provide demonstrations that the requested rate increase meets the 58%/85% minimum loss ratio test under moderately adverse conditions as required by post-rate stability regulation. As the original pricing

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

lifetime loss ratios of 69%, 65% and 63%, for S-6000, S-8000 and S-9000, respectively, exceed 58%, an alternative 58%/85% minimum loss ratio test is provided in Exhibits H4-H6. Exhibits H1-H6 show that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following.

- a. Accumulated value of the initial earned premium times 58% (or original pricing lifetime loss ratio),
- b. 85% of the accumulated value of prior premium rate schedule increases,
- c. Present value of future projected initial earned premium times 58% (or original pricing lifetime loss ratio), and
- d. 85% of the present value of future projected premium in excess of the projected initial earned premium.

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, 2022

As of December 31, 2022, the number of policies in force that will be affected by this increase by policy form is shown in Exhibits I1-I3 (Nationwide) and Exhibits I4-I6 (Statewide).

The State Life Insurance Company

Home Office: One American Square, Indianapolis, IN 46282

Company NAIC No. 69116

Administrative Office for LTC Policy Forms: Post Office Box 4243, Woodland Hills, California 91365-4243

Actuarial Memorandum

November 2024

Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries; I meet the Academy's qualification standards for preparing health rate filings and am familiar with the requirements for filing long-term care insurance premium rate increases.

In aggregating lifetime loss ratio cashflows, LifeCare Assurance Company relied on projection cashflows, assumption summaries, and A/E analyses that were supplied by illumifin. LifeCare staff reviewed the relied upon information for reasonableness but performed no audits or independent verification of such information.

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

- This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP 8 and 18.
- the lifetime loss ratios and assumption summaries submitted herein comply with ASOP 23 and 41, as adopted by the Actuarial Standards Board.
- this rate submission is in compliance with the applicable laws and regulations of the jurisdiction where it is filed;
- policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not excessive or unfairly discriminatory and bear a reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction;
- no further premium rate schedule rate increases are anticipated if the requested premium rate schedule increase is fully approved and implemented, and the underlying assumptions, with moderately adverse conditions, are realized; 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 state.



Phillip Oh, FSA, MAAA
AVP Product Actuary
November 4, 2024

The State Life Insurance Company
Policy Forms: S-6000, S-8000, S-9000
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 ; 2-Year, 4-Year & 6-Year for S-9000 only
Risk Classes	Preferred, Select, Standard, & Substandard
Benefit Type	Reimbursement (optional Indemnity Rider)
Elimination Periods	0, 30 & 90 days; 180 days for S-8000 & S-9000 only
Elimination Period Cumulative	Yes
Personal Care Advisor	Yes
Alternative Plan of Care	Yes
Care Coordination	Yes for S-8000 & S-9000 only
Benefit Triggers	2 of 6 ADL's or Cognitive Impairment
Base Policy Benefits	
Facility Care (In A Nursing or Assisted Living Facility)	
Waiver of Premium	After 90 days of care
Bed Reservation (up to 30 Days per calendar year)	100% up to DB
Respite Care (up to 30 Days per calendar year)	100% up to DB
Home & Community Based Care Benefit	
Optional	Yes
Waiver of Premium	By Rider Only - After 90 service days of care
Professional Services	100% up to DB
Homemaker Services	100% up to DB
Adult Day Care & Hospice Care	100% up to DB
Respite Care (up to 30 days per calendar year)	100% up to DB
Caregiver Training	Maximum lifetime benefit up to Three Times DB
Independent Home Health Caregiver	Yes
Optional Riders/Payment Options	
Compound Benefit Increase (5%)	Yes
Simple Benefit Increase (5%)	Yes
Facility and HCBC Indemnity Benefit Rider	Yes
Facility Only Indemnity Benefit Rider	Yes for S-8000 & S-9000 only
Informal Caregiver Indemnity Benefit Rider	Yes for S-8000 only
Monthly HCBC Benefit Rider	Yes for S-9000 only
Restoration of Benefits Rider	Yes for S-9000 only
Single Premium Payment Option	Yes for S-6000 & S-8000 only
10-Year Premium Payment Option	Yes
20-Year Premium Payment Option	Yes for S-8000 & S-9000 only
Full Nonforfeiture Rider	Yes for S-6000 & S-8000 only
Limited Nonforfeiture Rider	Yes for S-8000 only
Shortened Benefit Period Nonforfeiture Rider	Yes
Full Return of Premium Rider	Yes for S-9000 only
HCBC Enhancement Rider	Yes for S-6000 only
Weekly HCBC Rider	Yes for S-8000 only
HCBC Waiver of Premium Benefit Rider	Yes for S-8000 & S-9000 only
First Day HCBC Benefit Rider	Yes for S-9000 only

The State Life Insurance Company
Policy Forms: S-6000, S-8000, S-9000
Exhibit B
Policies Inforce, Annual Premium and Average Premium

S-6000				
Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	517	725	3,631	4,873
Current Premium	\$1,054,209	\$1,943,791	\$11,199,953	14,197,953
Current Average Premium	\$2,039	\$2,681	\$3,085	2,914
New Premium	\$7,495,426	\$13,820,356	\$79,631,663	100,947,444
New Average Premium	\$14,498	\$19,063	\$21,931	20,716
Average Rate Increase	611.00%	611.00%	611.00%	611.00%

Maryland	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	9	13	99	121
Current Premium	\$14,091	\$38,674	\$272,610	325,375
Current Average Premium	\$1,566	\$2,975	\$2,754	2,689
New Premium	\$100,188	\$274,973	\$1,938,256	2,313,416
New Average Premium	\$11,132	\$21,152	\$19,578	19,119
Average Rate Increase	611.00%	611.00%	611.00%	611.00%

S-8000				
Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	281	185	1,014	1,480
Current Premium	\$653,295	\$549,219	\$3,313,826	4,516,340
Current Average Premium	\$2,325	\$2,969	\$3,268	3,052
New Premium	\$2,325,729	\$1,955,220	\$11,797,219	16,078,169
New Average Premium	\$8,277	\$10,569	\$11,634	10,864
Average Rate Increase	256.00%	256.00%	256.00%	256.00%

Maryland	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	8	0	19	27
Current Premium	\$18,424	\$0	\$50,849	69,273
Current Average Premium	\$2,303	\$0	\$2,676	2,566
New Premium	\$65,591	\$0	\$181,022	246,613
New Average Premium	\$8,199	\$0	\$9,527	9,134
Average Rate Increase	256.00%	0.00%	256.00%	256.00%

S-9000				
Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	125	153	305	583
Current Premium	\$258,607	\$434,439	\$975,349	1,668,394
Current Average Premium	\$2,069	\$2,839	\$3,198	2,862
New Premium	\$628,414	\$1,055,687	\$2,370,097	4,054,197
New Average Premium	\$5,027	\$6,900	\$7,771	6,954
Average Rate Increase	143.00%	143.00%	143.00%	143.00%

Maryland	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	0	4	15	19
Current Premium	\$0	\$18,514	\$84,479	102,993
Current Average Premium	\$0	\$4,628	\$5,632	5,421
New Premium	\$0	\$44,988	\$205,284	250,272
New Average Premium	\$0	\$11,247	\$13,686	13,172
Average Rate Increase	0.00%	143.00%	143.00%	143.00%

The State Life Insurance Company
Policy Form: S-6000
Exhibit C1.0

Rates and Factors Before Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS			
	Facility Care	Facility Care with HCBC	Full Non Forfeiture	Shortened Benefit Period	Benefit Increase Factors	
					Lifetime Pay	
					Compound	Simple
40	35.70	49.99	1.472	1.243	3.000	2.200
41	36.69	51.37	1.486	1.249	2.900	2.140
42	37.68	52.76	1.500	1.254	2.800	2.080
43	38.67	54.15	1.515	1.260	2.700	2.020
44	39.67	55.54	1.529	1.265	2.600	1.960
45	40.66	56.92	1.543	1.271	2.500	1.930
46	41.65	58.31	1.558	1.276	2.450	1.900
47	42.64	59.70	1.572	1.282	2.400	1.870
48	43.64	61.09	1.586	1.287	2.350	1.840
49	44.63	62.47	1.601	1.293	2.300	1.810
50	45.62	63.87	1.615	1.298	2.250	1.780
51	47.61	66.65	1.629	1.304	2.200	1.750
52	49.58	69.42	1.643	1.309	2.150	1.720
53	51.57	72.20	1.658	1.315	2.100	1.690
54	53.55	74.98	1.672	1.320	2.050	1.660
55	55.54	77.76	1.686	1.326	2.000	1.630
56	58.71	82.20	1.701	1.331	1.950	1.600
57	61.89	86.64	1.715	1.337	1.900	1.570
58	65.06	91.09	1.729	1.342	1.850	1.540
59	68.24	95.53	1.744	1.348	1.800	1.510
60	71.41	99.98	1.758	1.353	1.750	1.480
61	84.11	117.74	1.772	1.359	1.700	1.465
62	96.80	135.52	1.786	1.364	1.650	1.450
63	109.50	153.29	1.801	1.370	1.600	1.435
64	122.19	171.07	1.815	1.375	1.550	1.420
65	134.89	188.85	1.844	1.386	1.500	1.405
66	153.93	215.51	1.872	1.397	1.490	1.390
67	172.98	242.16	1.901	1.408	1.480	1.375
68	192.02	268.83	1.929	1.419	1.470	1.360
69	211.07	295.49	1.958	1.430	1.460	1.345
70	230.11	322.16	1.987	1.441	1.450	1.330
71	257.09	359.92	2.015	1.452	1.440	1.315
72	284.07	397.69	2.044	1.463	1.430	1.300
73	311.05	435.47	2.072	1.474	1.420	1.285
74	338.03	473.23	2.101	1.485	1.410	1.270
75	365.01	511.01	2.115	1.491	1.400	1.260
76	428.49	599.88	2.130	1.496	1.390	1.250
77	491.97	688.75	2.144	1.502	1.380	1.240
78	555.45	777.63	2.158	1.507	1.370	1.230
79	618.93	866.50	2.173	1.513	1.360	1.220
80	682.41	955.37	2.187	1.518	1.350	1.210
81	741.92	1,038.69	2.201	1.524	1.340	1.200
82	801.43	1,122.00	2.215	1.529	1.330	1.190
83	860.94	1,205.32	2.230	1.535	1.320	1.180
84	933.68	1,307.15	2.244	1.540	1.310	1.170

Issue Age Independent Factors

Joint Policy		1.50		Elimination Period		Payment Mode	
		0-Day		1.30		Annual	1.000
		30-Day		1.15		Semi-Annual	0.520
		90-Day		1.00		Quarterly	0.270
						Monthly	0.085
Risk Classes				Benefit Period		Direct Marketing Discount	
Preferred	0.80	Lifetime		1.00		Ages 40-64	15%
Select	1.00	5-Year		0.88		Ages 65-84	10%
Standard	1.25	3-Year		0.65			
Substandard	1.50			Riders		Fee for Service Discount	
		Indemnity Benefit Factor		1.15		Ages 40-64	20%
		HCBC Enhancement Rider		1.20		Ages 65-84	15%

The State Life Insurance Company
Policy Form: S-6000
Exhibit C1.1
Proposed Rates and Factors After 611% Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS			
	Facility Care	Facility Care with HCBC	Full Non Forfeiture	Shortened Benefit Period	Benefit Increase Factors	
					Lifetime Pay	
					Compound	Simple
40	253.82	355.42	1.472	1.243	3.000	2.200
41	260.86	365.24	1.486	1.249	2.900	2.140
42	267.90	375.12	1.500	1.254	2.800	2.080
43	274.94	385.00	1.515	1.260	2.700	2.020
44	282.05	394.88	1.529	1.265	2.600	1.960
45	289.09	404.70	1.543	1.271	2.500	1.930
46	296.13	414.58	1.558	1.276	2.450	1.900
47	303.17	424.46	1.572	1.282	2.400	1.870
48	310.28	434.34	1.586	1.287	2.350	1.840
49	317.31	444.16	1.601	1.293	2.300	1.810
50	324.35	454.11	1.615	1.298	2.250	1.780
51	338.50	473.88	1.629	1.304	2.200	1.750
52	352.51	493.57	1.643	1.309	2.150	1.720
53	366.66	513.34	1.658	1.315	2.100	1.690
54	380.74	533.10	1.672	1.320	2.050	1.660
55	394.88	552.87	1.686	1.326	2.000	1.630
56	417.42	584.44	1.701	1.331	1.950	1.600
57	440.03	616.01	1.715	1.337	1.900	1.570
58	462.57	647.64	1.729	1.342	1.850	1.540
59	485.18	679.21	1.744	1.348	1.800	1.510
60	507.72	710.85	1.758	1.353	1.750	1.480
61	598.02	837.13	1.772	1.359	1.700	1.465
62	688.24	963.54	1.786	1.364	1.650	1.450
63	778.54	1,089.89	1.801	1.370	1.600	1.435
64	868.77	1,216.30	1.815	1.375	1.550	1.420
65	959.06	1,342.72	1.844	1.386	1.500	1.405
66	1,094.44	1,532.27	1.872	1.397	1.490	1.390
67	1,229.88	1,721.75	1.901	1.408	1.480	1.375
68	1,365.26	1,911.38	1.929	1.419	1.470	1.360
69	1,500.70	2,100.93	1.958	1.430	1.460	1.345
70	1,636.08	2,290.55	1.987	1.441	1.450	1.330
71	1,827.90	2,559.03	2.015	1.452	1.440	1.315
72	2,019.73	2,827.57	2.044	1.463	1.430	1.300
73	2,211.56	3,096.19	2.072	1.474	1.420	1.285
74	2,403.39	3,364.66	2.101	1.485	1.410	1.270
75	2,595.22	3,633.28	2.115	1.491	1.400	1.260
76	3,046.56	4,265.14	2.130	1.496	1.390	1.250
77	3,497.90	4,897.01	2.144	1.502	1.380	1.240
78	3,949.24	5,528.94	2.158	1.507	1.370	1.230
79	4,400.59	6,160.81	2.173	1.513	1.360	1.220
80	4,851.93	6,792.68	2.187	1.518	1.350	1.210
81	5,275.05	7,385.08	2.201	1.524	1.340	1.200
82	5,698.16	7,977.42	2.215	1.529	1.330	1.190
83	6,121.28	8,569.82	2.230	1.535	1.320	1.180
84	6,638.46	9,293.83	2.244	1.540	1.310	1.170

Issue Age Independent Factors

Joint Policy		1.50		Elimination Period		Payment Mode	
		0-Day		1.30		Annual	1.000
		30-Day		1.15		Semi-Annual	0.520
		90-Day		1.00		Quarterly	0.270
						Monthly	0.085
Risk Classes		Benefit Period		Direct Marketing Discount			
Preferred	0.80	Lifetime		1.00		Ages 40-64	15%
Select	1.00	5-Year		0.88		Ages 65-84	10%
Standard	1.25	3-Year		0.65			
Substandard	1.50	Riders		Fee for Service Discount			
		Indemnity Benefit Factor		1.15		Ages 40-64	20%
		HCBC Enhancement Rider		1.20		Ages 65-84	15%

The State Life Insurance Company
Policy Form: S-6000
Exhibit C1.2
Rate Increases

Issue Age	Increase Percentage	
	Facility Care	Facility Care with HCBC
40	611%	611%
41	611%	611%
42	611%	611%
43	611%	611%
44	611%	611%
45	611%	611%
46	611%	611%
47	611%	611%
48	611%	611%
49	611%	611%
50	611%	611%
51	611%	611%
52	611%	611%
53	611%	611%
54	611%	611%
55	611%	611%
56	611%	611%
57	611%	611%
58	611%	611%
59	611%	611%
60	611%	611%
61	611%	611%
62	611%	611%
63	611%	611%
64	611%	611%
65	611%	611%
66	611%	611%
67	611%	611%
68	611%	611%
69	611%	611%
70	611%	611%
71	611%	611%
72	611%	611%
73	611%	611%
74	611%	611%
75	611%	611%
76	611%	611%
77	611%	611%
78	611%	611%
79	611%	611%
80	611%	611%
81	611%	611%
82	611%	611%
83	611%	611%
84	611%	611%

The State Life Insurance Company
Policy Form S-8000
Exhibit C2.0

Rates and Factors Before Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUMS AND RIDER FACTORS					
Issue Age	Facility Care	Comprehensive	Shortened Benefit Period	Benefit Increase Factors				20 Pay Factor
				Lifetime Pay		Limited Pay		
				Compound	Simple	Compound	Simple	
40	33.60	42.00	1.600	3.000	2.180	3.500	2.552	1.620
41	34.56	43.20	1.600	2.950	2.160	3.450	2.479	1.610
42	35.52	44.40	1.600	2.900	2.140	3.400	2.407	1.600
43	36.48	45.60	1.600	2.850	2.120	3.350	2.334	1.590
44	37.44	46.80	1.600	2.800	2.100	3.300	2.262	1.580
45	38.40	48.00	1.600	2.750	2.080	3.250	2.270	1.570
46	39.36	49.20	1.600	2.700	2.060	3.200	2.233	1.560
47	40.32	50.40	1.600	2.650	2.040	3.150	2.197	1.550
48	41.28	51.60	1.600	2.600	2.020	3.100	2.161	1.540
49	42.24	52.80	1.600	2.550	2.000	3.050	2.125	1.530
50	43.20	54.00	1.600	2.500	1.980	3.000	2.089	1.520
51	46.08	57.60	1.600	2.450	1.960	2.950	2.052	1.510
52	48.96	61.20	1.600	2.400	1.940	2.900	2.016	1.500
53	51.84	64.80	1.600	2.350	1.920	2.850	1.980	1.490
54	54.72	68.40	1.600	2.300	1.900	2.800	1.943	1.480
55	57.60	72.00	1.600	2.250	1.880	2.750	1.907	1.470
56	61.44	76.80	1.600	2.200	1.860	2.700	1.871	1.460
57	65.28	81.60	1.530	2.150	1.840	2.650	1.834	1.450
58	69.12	86.40	1.514	2.100	1.820	2.600	1.798	1.440
59	72.96	91.20	1.498	2.050	1.800	2.550	1.762	1.430
60	76.80	96.00	1.482	2.000	1.780	2.500	1.725	1.420
61	86.40	108.00	1.466	1.960	1.760	2.400	1.737	1.410
62	96.00	120.00	1.450	1.920	1.740	2.300	1.751	1.400
63	105.60	132.00	1.424	1.880	1.720	2.200	1.765	1.390
64	115.20	144.00	1.398	1.840	1.700	2.100	1.781	1.380
65	124.80	156.00	1.372	1.800	1.680	2.000	1.798	1.370
66	141.12	176.40	1.346	1.770	1.650	1.960	1.769	1.360
67	157.44	196.80	1.320	1.740	1.620	1.920	1.739	1.350
68	173.76	217.20	1.296	1.710	1.590	1.880	1.710	1.340
69	190.08	237.60	1.272	1.680	1.560	1.840	1.680	1.330
70	206.40	258.00	1.248	1.650	1.530	1.800	1.651	1.320
71	227.52	284.40	1.224	1.620	1.500	1.770	1.622	1.310
72	248.64	310.80	1.200	1.590	1.470	1.740	1.593	1.300
73	269.76	337.20	1.184	1.560	1.440	1.710	1.564	1.290
74	290.88	363.60	1.168	1.530	1.410	1.680	1.535	1.280
75	312.00	390.00	1.152	1.500	1.380	1.650	1.512	1.270
76	360.00	450.00	1.136	1.480	1.360	1.620	1.500	1.260
77	408.00	510.00	1.120	1.460	1.340	1.590	1.488	1.250
78	456.00	570.00	1.116	1.440	1.320	1.560	1.476	1.240
79	504.00	630.00	1.112	1.420	1.300	1.530	1.464	1.230
80	552.00	690.00	1.108	1.400	1.280	1.500	1.452	1.220
81	600.00	750.00	1.104	1.380	1.260	1.470	1.440	1.210
82	648.00	810.00	1.100	1.360	1.240	1.440	1.380	1.200
83	696.00	870.00	1.090	1.340	1.220	1.410	1.340	1.170
84	744.00	930.00	1.085	1.320	1.200	1.380	1.300	1.150

Issue Age Independent Factors

Joint Policy		1.40	Elimination Period		Payment Mode	
			0-Day	1.40	Annual	1.000
			30-Day	1.20	Semi-Annual	0.520
			90-Day	1.00	Quarterly	0.270
			180-Day	0.90	Monthly	0.085
Risk Classes			Benefit Period		Endorsed Group Discount	
Preferred	0.75		Lifetime	1.00	All Ages	10%
Select	1.00		5-Year	0.88		
Standard	1.25		3-Year	0.65		
Substandard	1.50		Riders			
			Facility Care and HCBC Indemnity Benefit Rider			1.18
			Facility Care Only Indemnity Benefit Rider			1.05
			Informal Caregiver Indemnity Benefit Rider			2.00
			Weekly HCBC Benefit Rider			1.10
			HCBC Waiver of Premium Rider			1.12
			Hospice Care			1.40

The State Life Insurance Company
Policy Form S-8000
Exhibit C2.1

Proposed Rates and Factors After 256% Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUMS AND RIDER FACTORS					
Issue Age	Facility Care	Comprehensive	Shortened Benefit Period	Benefit Increase Factors				20 Pay Factor
				Lifetime Pay		Limited Pay		
				Compound	Simple	Compound	Simple	
40	119.61	149.52	1.600	3.000	2.180	3.500	2.552	1.620
41	123.03	153.79	1.600	2.950	2.160	3.450	2.479	1.610
42	126.45	158.06	1.600	2.900	2.140	3.400	2.407	1.600
43	129.86	162.33	1.600	2.850	2.120	3.350	2.334	1.590
44	133.28	166.60	1.600	2.800	2.100	3.300	2.262	1.580
45	136.70	170.88	1.600	2.750	2.080	3.250	2.270	1.570
46	140.12	175.15	1.600	2.700	2.060	3.200	2.233	1.560
47	143.53	179.42	1.600	2.650	2.040	3.150	2.197	1.550
48	146.95	183.69	1.600	2.600	2.020	3.100	2.161	1.540
49	150.37	187.96	1.600	2.550	2.000	3.050	2.125	1.530
50	153.79	192.24	1.600	2.500	1.980	3.000	2.089	1.520
51	164.04	205.05	1.600	2.450	1.960	2.950	2.052	1.510
52	174.29	217.87	1.600	2.400	1.940	2.900	2.016	1.500
53	184.55	230.68	1.600	2.350	1.920	2.850	1.980	1.490
54	194.80	243.50	1.600	2.300	1.900	2.800	1.943	1.480
55	205.05	256.32	1.600	2.250	1.880	2.750	1.907	1.470
56	218.72	273.40	1.600	2.200	1.860	2.700	1.871	1.460
57	232.39	290.49	1.530	2.150	1.840	2.650	1.834	1.450
58	246.06	307.58	1.514	2.100	1.820	2.600	1.798	1.440
59	259.73	324.67	1.498	2.050	1.800	2.550	1.762	1.430
60	273.40	341.76	1.482	2.000	1.780	2.500	1.725	1.420
61	307.58	384.48	1.466	1.960	1.760	2.400	1.737	1.410
62	341.76	427.20	1.450	1.920	1.740	2.300	1.751	1.400
63	375.93	469.92	1.424	1.880	1.720	2.200	1.765	1.390
64	410.11	512.64	1.398	1.840	1.700	2.100	1.781	1.380
65	444.28	555.36	1.372	1.800	1.680	2.000	1.798	1.370
66	502.38	627.98	1.346	1.770	1.650	1.960	1.769	1.360
67	560.48	700.60	1.320	1.740	1.620	1.920	1.739	1.350
68	618.58	773.23	1.296	1.710	1.590	1.880	1.710	1.340
69	676.68	845.85	1.272	1.680	1.560	1.840	1.680	1.330
70	734.78	918.48	1.248	1.650	1.530	1.800	1.651	1.320
71	809.97	1,012.46	1.224	1.620	1.500	1.770	1.622	1.310
72	885.15	1,106.44	1.200	1.590	1.470	1.740	1.593	1.300
73	960.34	1,200.43	1.184	1.560	1.440	1.710	1.564	1.290
74	1,035.53	1,294.41	1.168	1.530	1.410	1.680	1.535	1.280
75	1,110.72	1,388.40	1.152	1.500	1.380	1.650	1.512	1.270
76	1,281.60	1,602.00	1.136	1.480	1.360	1.620	1.500	1.260
77	1,452.48	1,815.60	1.120	1.460	1.340	1.590	1.488	1.250
78	1,623.36	2,029.20	1.116	1.440	1.320	1.560	1.476	1.240
79	1,794.24	2,242.80	1.112	1.420	1.300	1.530	1.464	1.230
80	1,965.12	2,456.40	1.108	1.400	1.280	1.500	1.452	1.220
81	2,136.00	2,670.00	1.104	1.380	1.260	1.470	1.440	1.210
82	2,306.88	2,883.60	1.100	1.360	1.240	1.440	1.380	1.200
83	2,477.76	3,097.20	1.090	1.340	1.220	1.410	1.340	1.170
84	2,648.64	3,310.80	1.085	1.320	1.200	1.380	1.300	1.150

Issue Age Independent Factors

Joint Policy		1.40	Elimination Period		Payment Mode	
			0-Day	1.40	Annual	1.000
			30-Day	1.20	Semi-Annual	0.520
			90-Day	1.00	Quarterly	0.270
			180-Day	0.90	Monthly	0.085
Risk Classes			Benefit Period		Endorsed Group Discount	
Preferred	0.75		Lifetime	1.00	All Ages	10%
Select	1.00		5-Year	0.88		
Standard	1.25		3-Year	0.65		
Substandard	1.50		Riders			
			Facility Care and HCBC Indemnity Benefit Rider			1.18
			Facility Care Only Indemnity Benefit Rider			1.05
			Informal Caregiver Indemnity Benefit Rider			2.00
			Weekly HCBC Benefit Rider			1.10
			HCBC Waiver of Premium Rider			1.12
			Hospice Care			1.40

The State Life Insurance Company
Policy Form S-8000
Exhibit C2.2
Rate Increases

Issue Age	Increase Percentage	
	Facility Care	Comprehensive
40	256%	256%
41	256%	256%
42	256%	256%
43	256%	256%
44	256%	256%
45	256%	256%
46	256%	256%
47	256%	256%
48	256%	256%
49	256%	256%
50	256%	256%
51	256%	256%
52	256%	256%
53	256%	256%
54	256%	256%
55	256%	256%
56	256%	256%
57	256%	256%
58	256%	256%
59	256%	256%
60	256%	256%
61	256%	256%
62	256%	256%
63	256%	256%
64	256%	256%
65	256%	256%
66	256%	256%
67	256%	256%
68	256%	256%
69	256%	256%
70	256%	256%
71	256%	256%
72	256%	256%
73	256%	256%
74	256%	256%
75	256%	256%
76	256%	256%
77	256%	256%
78	256%	256%
79	256%	256%
80	256%	256%
81	256%	256%
82	256%	256%
83	256%	256%
84	256%	256%

The State Life Insurance Company
Policy Form S-9000
Exhibit C3.0
Rates and Factors Before Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS							
	Facility Care	Comprehensive	Benefit Increase		ROP	SBP	20-Pay	Limited Pay Benefit Increase		HCBC Waiver
			Compound	Simple				Compound	Simple	
40	53.60	67.00	3.750	2.700	1.800	1.600	1.900	4.500	3.200	1.050
41	54.40	68.00	3.650	2.630	1.810	1.600	1.880	4.400	3.100	1.052
42	55.20	69.00	3.550	2.560	1.820	1.600	1.860	4.300	3.000	1.054
43	56.00	70.00	3.450	2.490	1.830	1.600	1.840	4.200	2.900	1.056
44	56.80	71.00	3.350	2.420	1.840	1.600	1.820	4.100	2.800	1.058
45	57.60	72.00	3.250	2.350	1.850	1.600	1.800	4.000	2.700	1.060
46	58.40	73.00	3.150	2.280	1.870	1.600	1.780	3.900	2.600	1.062
47	59.20	74.00	3.050	2.210	1.890	1.600	1.760	3.800	2.500	1.064
48	60.00	75.00	2.950	2.140	1.910	1.600	1.740	3.700	2.400	1.066
49	60.80	76.00	2.850	2.070	1.930	1.600	1.720	3.600	2.300	1.068
50	61.60	77.00	2.750	2.000	1.950	1.600	1.700	3.500	2.200	1.070
51	64.00	80.00	2.700	1.960	1.970	1.600	1.680	3.400	2.150	1.072
52	66.40	83.00	2.650	1.920	1.990	1.600	1.660	3.300	2.100	1.074
53	69.60	87.00	2.570	1.880	2.010	1.600	1.640	3.200	2.050	1.076
54	72.00	90.00	2.470	1.840	2.030	1.600	1.620	3.100	2.000	1.078
55	74.40	93.00	2.360	1.800	2.050	1.600	1.600	3.000	1.950	1.080
56	80.00	100.00	2.310	1.770	2.070	1.600	1.580	2.900	1.930	1.082
57	85.60	107.00	2.260	1.740	2.090	1.530	1.560	2.800	1.900	1.084
58	91.20	114.00	2.210	1.710	2.110	1.514	1.540	2.700	1.870	1.086
59	97.60	122.00	2.150	1.680	2.130	1.498	1.520	2.600	1.840	1.088
60	103.20	129.00	2.100	1.650	2.150	1.482	1.500	2.500	1.810	1.090
61	110.40	138.00	2.060	1.620	2.170	1.466	1.480	2.450	1.780	1.092
62	117.60	147.00	2.020	1.590	2.190	1.450	1.460	2.400	1.750	1.094
63	125.60	157.00	1.970	1.560	2.210	1.424	1.440	2.350	1.720	1.096
64	132.80	166.00	1.930	1.530	2.230	1.398	1.420	2.300	1.690	1.098
65	140.00	175.00	1.890	1.500	2.250	1.372	1.400	2.250	1.670	1.100
66	153.60	192.00	1.850	1.480	2.280	1.346	1.390	2.200	1.650	1.102
67	166.40	208.00	1.810	1.460	2.310	1.320	1.380	2.150	1.630	1.104
68	180.00	225.00	1.760	1.440	2.340	1.296	1.370	2.100	1.610	1.106
69	192.80	241.00	1.720	1.420	2.370	1.272	1.360	2.050	1.590	1.108
70	206.40	258.00	1.680	1.400	2.400	1.248	1.350	2.000	1.570	1.110
71	247.20	309.00	1.660	1.390	2.430	1.224	1.340	1.960	1.550	1.112
72	288.80	361.00	1.640	1.380	2.460	1.200	1.330	1.920	1.540	1.114
73	329.60	412.00	1.620	1.370	2.490	1.184	1.320	1.880	1.530	1.116
74	371.20	464.00	1.600	1.360	2.520	1.168	1.310	1.840	1.520	1.118
75	412.00	515.00	1.580	1.350	2.550	1.152	1.300	1.800	1.510	1.120
76	453.60	567.00	1.560	1.340	2.580	1.136	1.290	1.770	1.500	1.122
77	494.40	618.00	1.550	1.330	2.610	1.120	1.280	1.740	1.490	1.124
78	536.00	670.00	1.540	1.320	2.640	1.116	1.270	1.710	1.480	1.126
79	576.80	721.00	1.520	1.310	2.670	1.112	1.260	1.680	1.470	1.128
80	618.40	773.00	1.500	1.300	2.700	1.108	1.250	1.650	1.450	1.130
81	659.20	824.00	1.490	1.290	2.730	1.104	1.240	1.630	1.430	1.132
82	700.80	876.00	1.480	1.280	2.760	1.100	1.230	1.610	1.410	1.134
83	741.60	927.00	1.470	1.270	2.790	1.090	1.220	1.590	1.390	1.136
84	783.20	979.00	1.460	1.260	2.820	1.085	1.210	1.570	1.370	1.138

Issue Age Independent Factors

Joint Policy		1.20	Elimination Period		Payment Mode	
			0-Day	1.40	Annual	1.000
			30-Day	1.20	Semi-Annual	0.520
			90-Day	1.00	Quarterly	0.270
			180-Day	0.90	Monthly	0.088
Risk Classes			Benefit Period		Endorsed Group Discount	
Preferred	0.75		Lifetime	1.00	All Ages	10%
Select	1.00		10-Year	0.95		
Standard	1.25		6-Year	0.81		
Substandard	2.00		5-Year	0.76		
Substandard	3.00		4-Year	0.71		
			3-Year	0.58		
			2-Year	0.50		
Riders						
Restoration of Benefits			0-Day HCBC EP		Facility Only Indemnity	
10-Year	1.011		30-Day	1.08	Comprehensive Indemnity	1.05
6-Year	1.034		90-Day	1.16	Monthly HCBC	1.20
5-Year	1.047		180-Day	1.20	Hospice Care Program	1.10
4-Year	1.051					1.40
3-Year	1.063					
2-Year	1.115					

The State Life Insurance Company
Policy Form S-9000
Exhibit C3.1
Proposed Rates and Factors After 143% Increase
Individual Coverage / Select Risk Class / Lifetime Benefit Period / 90 Day Elimination Period

	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS							
Issue Age	Facility Care	Comprehensive	Benefit Increase		ROP	SBP	20-Pay	Limited Pay Benefit Increase		HCBC Waiver
			Compound	Simple				Compound	Simple	
40	130.24	162.81	3.750	2.700	1.800	1.600	1.900	4.500	3.200	1.050
41	132.19	165.24	3.650	2.630	1.810	1.600	1.880	4.400	3.100	1.052
42	134.13	167.67	3.550	2.560	1.820	1.600	1.860	4.300	3.000	1.054
43	136.08	170.10	3.450	2.490	1.830	1.600	1.840	4.200	2.900	1.056
44	138.02	172.53	3.350	2.420	1.840	1.600	1.820	4.100	2.800	1.058
45	139.96	174.96	3.250	2.350	1.850	1.600	1.800	4.000	2.700	1.060
46	141.91	177.39	3.150	2.280	1.870	1.600	1.780	3.900	2.600	1.062
47	143.85	179.82	3.050	2.210	1.890	1.600	1.760	3.800	2.500	1.064
48	145.80	182.25	2.950	2.140	1.910	1.600	1.740	3.700	2.400	1.066
49	147.74	184.68	2.850	2.070	1.930	1.600	1.720	3.600	2.300	1.068
50	149.68	187.11	2.750	2.000	1.950	1.600	1.700	3.500	2.200	1.070
51	155.52	194.40	2.700	1.960	1.970	1.600	1.680	3.400	2.150	1.072
52	161.35	201.69	2.650	1.920	1.990	1.600	1.660	3.300	2.100	1.074
53	169.12	211.41	2.570	1.880	2.010	1.600	1.640	3.200	2.050	1.076
54	174.96	218.70	2.470	1.840	2.030	1.600	1.620	3.100	2.000	1.078
55	180.79	225.99	2.360	1.800	2.050	1.600	1.600	3.000	1.950	1.080
56	194.40	243.00	2.310	1.770	2.070	1.600	1.580	2.900	1.930	1.082
57	208.00	260.01	2.260	1.740	2.090	1.530	1.560	2.800	1.900	1.084
58	221.61	277.02	2.210	1.710	2.110	1.514	1.540	2.700	1.870	1.086
59	237.16	296.46	2.150	1.680	2.130	1.498	1.520	2.600	1.840	1.088
60	250.77	313.47	2.100	1.650	2.150	1.482	1.500	2.500	1.810	1.090
61	268.27	335.34	2.060	1.620	2.170	1.466	1.480	2.450	1.780	1.092
62	285.76	357.21	2.020	1.590	2.190	1.450	1.460	2.400	1.750	1.094
63	305.20	381.51	1.970	1.560	2.210	1.424	1.440	2.350	1.720	1.096
64	322.70	403.38	1.930	1.530	2.230	1.398	1.420	2.300	1.690	1.098
65	340.20	425.25	1.890	1.500	2.250	1.372	1.400	2.250	1.670	1.100
66	373.24	466.56	1.850	1.480	2.280	1.346	1.390	2.200	1.650	1.102
67	404.35	505.44	1.810	1.460	2.310	1.320	1.380	2.150	1.630	1.104
68	437.40	546.75	1.760	1.440	2.340	1.296	1.370	2.100	1.610	1.106
69	468.50	585.63	1.720	1.420	2.370	1.272	1.360	2.050	1.590	1.108
70	501.55	626.94	1.680	1.400	2.400	1.248	1.350	2.000	1.570	1.110
71	600.69	750.87	1.660	1.390	2.430	1.224	1.340	1.960	1.550	1.112
72	701.78	877.23	1.640	1.380	2.460	1.200	1.330	1.920	1.540	1.114
73	800.92	1,001.16	1.620	1.370	2.490	1.184	1.320	1.880	1.530	1.116
74	902.01	1,127.52	1.600	1.360	2.520	1.168	1.310	1.840	1.520	1.118
75	1,001.16	1,251.45	1.580	1.350	2.550	1.152	1.300	1.800	1.510	1.120
76	1,102.24	1,377.81	1.560	1.340	2.580	1.136	1.290	1.770	1.500	1.122
77	1,201.39	1,501.74	1.550	1.330	2.610	1.120	1.280	1.740	1.490	1.124
78	1,302.48	1,628.10	1.540	1.320	2.640	1.116	1.270	1.710	1.480	1.126
79	1,401.62	1,752.03	1.520	1.310	2.670	1.112	1.260	1.680	1.470	1.128
80	1,502.71	1,878.39	1.500	1.300	2.700	1.108	1.250	1.650	1.450	1.130
81	1,601.85	2,002.32	1.490	1.290	2.730	1.104	1.240	1.630	1.430	1.132
82	1,702.94	2,128.68	1.480	1.280	2.760	1.100	1.230	1.610	1.410	1.134
83	1,802.08	2,252.61	1.470	1.270	2.790	1.090	1.220	1.590	1.390	1.136
84	1,903.17	2,378.97	1.460	1.260	2.820	1.085	1.210	1.570	1.370	1.138

Issue Age Independent Factors

Joint Policy		1.20	Elimination Period		Payment Mode	
			0-Day	1.40	Annual	1.000
			30-Day	1.20	Semi-Annual	0.520
			90-Day	1.00	Quarterly	0.270
			180-Day	0.90	Monthly	0.088
Risk Classes			Benefit Period		Endorsed Group Discount	
Preferred	0.75		Lifetime	1.00	All Ages	10%
Select	1.00		10-Year	0.95		
Standard	1.25		6-Year	0.81		
Substandard	2.00		5-Year	0.76		
Substandard	3.00		4-Year	0.71		
			3-Year	0.58		
			2-Year	0.50		
Riders						
Restoration of Benefits			0-Day HCBC EP		Facility Only Indemnity	
10-Year	1.011		30-Day	1.08	Comprehensive Indemnity	1.05
6-Year	1.034		90-Day	1.16	Monthly HCBC	1.20
5-Year	1.047		180-Day	1.20	Hospice Care Program	1.10
4-Year	1.051					1.40
3-Year	1.063					
2-Year	1.115					

The State Life Insurance Company
Policy Form S-9000
Exhibit C3.2
Rate Increases

Issue Age	Increase Percentage	
	Facility Care	Comprehensive
40	143%	143%
41	143%	143%
42	143%	143%
43	143%	143%
44	143%	143%
45	143%	143%
46	143%	143%
47	143%	143%
48	143%	143%
49	143%	143%
50	143%	143%
51	143%	143%
52	143%	143%
53	143%	143%
54	143%	143%
55	143%	143%
56	143%	143%
57	143%	143%
58	143%	143%
59	143%	143%
60	143%	143%
61	143%	143%
62	143%	143%
63	143%	143%
64	143%	143%
65	143%	143%
66	143%	143%
67	143%	143%
68	143%	143%
69	143%	143%
70	143%	143%
71	143%	143%
72	143%	143%
73	143%	143%
74	143%	143%
75	143%	143%
76	143%	143%
77	143%	143%
78	143%	143%
79	143%	143%
80	143%	143%
81	143%	143%
82	143%	143%
83	143%	143%
84	143%	143%

The State Life Insurance Company
Exhibit D1
Active Lives Lapse Assumptions
Using Actual Experience Through 12/21/2022
Premium Paying Policyholders Only

Only exposure associated with premium paying policyholders was used in this analysis.

For a policyholder currently not paying a premium, their exposure during the premium paying period is included in this study.

All factors based on data filtered for duration 13+ and calendar years 2010-2019

All factors are interpolated based on the midpoint of each attained age band.

1. Factors based on data excluding HHC only coverage type.

2. Factor to adjust for historical rate increases

Attained Age	Marital Status ¹	
	Married	Single
0-49	1.75%	1.75%
50-54	1.50%	1.75%
55-59	0.75%	1.10%
60-64	0.40%	0.65%
65-69	0.30%	0.55%
70-74	0.30%	0.55%
75-79	0.35%	0.60%
80-84	0.55%	0.70%
85-89	0.90%	0.90%
90-94	1.80%	1.30%
95-99	3.50%	3.50%
100+	5.00%	5.00%

Attained Age	Inflation Type		
	C	N	S
<55	90.0%	155.0%	90.0%
55-59	90.0%	155.0%	90.0%
60-64	90.0%	155.0%	90.0%
65-69	90.0%	155.0%	90.0%
70-74	90.0%	155.0%	90.0%
75-79	90.0%	150.0%	90.0%
80-84	90.0%	150.0%	90.0%
85-89	90.0%	150.0%	90.0%
90-94	90.0%	145.0%	90.0%
95-99	100.0%	100.0%	100.0%
100+	100.0%	100.0%	100.0%

Attained Age	Benefit Period ¹	
	Lifetime	Limited
<75	93%	140%
75-79	85%	130%
80-84	80%	120%
85-89	80%	120%
90-94	90%	120%
95-99	90%	110%
100+	100%	100%

Attained Age	Coverage Type		
	C	F	H
<65	100%	100%	120%
65-69	100%	100%	125%
70-74	100%	100%	200%
75-79	100%	100%	225%
80-84	100%	100%	250%
85-89	100%	100%	250%
90+	100%	100%	300%

The State Life Insurance Company
Exhibit D2
Active Lives Lapse Experience Study
Using Actual Experience Through 12/21/2022
Premium Paying Policyholders Only
Data filtered for CY2010-2019

Attained Age	Years Exposed	Actuals	Expecteds	A/E
0-49	1,338	16	22	71.6%
50-54	4,261	50	60	83.6%
55-59	14,942	123	121	101.4%
60-64	41,752	192	193	99.4%
65-69	96,209	350	352	99.4%
70-74	151,029	571	561	101.8%
75-79	151,709	664	645	102.9%
80-84	97,127	613	590	104.0%
85-89	37,670	369	380	97.1%
90-94	7,984	142	155	91.7%
95-99	831	32	29	109.9%
100+	37	2	2	105.6%
Total	604,887	3,124	3,111	100.4%

Calendar Year	Years Exposed	Actuals	Expecteds	A/E
2010	19,406	162	104	156.2%
2011	27,382	246	143	172.4%
2012	35,167	228	181	126.3%
2013	41,372	242	215	112.3%
2014	51,614	263	271	97.0%
2015	66,242	299	341	87.6%
2016	78,806	382	401	95.3%
2017	90,319	399	459	86.9%
2018	96,249	441	491	89.8%
2019	98,331	462	505	91.5%
Total	604,887	3,124	3,111	100.4%

Policy Duration	Years Exposed	Actuals	Expecteds	A/E
13	104,607	660	511	129.2%
14	102,598	555	492	112.8%
15	94,612	425	451	94.1%
16	80,093	350	388	90.2%
17	64,581	299	323	92.5%
18	47,694	250	251	99.6%
19	35,858	179	199	90.0%
20	28,088	139	164	84.9%
21	19,900	118	126	93.8%
22	12,648	68	88	77.7%
23	7,461	42	56	74.4%
24	3,762	28	32	86.9%
25	1,768	9	17	53.4%
26	699	1	7	13.8%
27	329	1	3	29.6%
28	142	-	1	0.0%
29	37	-	0	0.0%
30	11	-	0	0.0%
31	1	-	0	0.0%
32	-	-	-	0.0%
Total	604,887	3,124	3,111	100.4%

The State Life Insurance Company
Exhibit E1
Active Lives Mortality Assumptions
Using Actual Experience Through 12/31/2022
Assumptions Set Using Premium Paying Policyholder Experience Only

Only exposure associated with premium paying policyholders was used in this analysis. For a policyholder currently not paying a premium, their exposure during the premium paying period is included in this study.

All factors based on data filtered for duration 13+ and calendar years 2010-2019.

All factors are interpolated based on the midpoint of each attained age band.

1. Factors based on data including only Comprehensive coverage type and excluding John Alden experience

2. Factors based on data excluding John Alden experience

3. Factors based on data only including duration 17+.

Base Table - 2012 IAM Basic, ANB					
Attained Age	Female	Male	Attained Age	Female	Male
0	0.18%	0.18%	61	0.44%	0.62%
1	0.05%	0.05%	62	0.49%	0.69%
2	0.03%	0.03%	63	0.55%	0.75%
3	0.02%	0.03%	64	0.61%	0.82%
4	0.02%	0.02%	65	0.68%	0.90%
5	0.01%	0.02%	66	0.73%	0.95%
6	0.01%	0.02%	67	0.78%	1.01%
7	0.01%	0.02%	68	0.85%	1.08%
8	0.01%	0.02%	69	0.92%	1.16%
9	0.01%	0.01%	70	1.01%	1.26%
10	0.01%	0.01%	71	1.10%	1.38%
11	0.01%	0.01%	72	1.20%	1.52%
12	0.01%	0.02%	73	1.32%	1.68%
13	0.01%	0.02%	74	1.44%	1.87%
14	0.02%	0.02%	75	1.59%	2.09%
15	0.02%	0.03%	76	1.76%	2.34%
16	0.02%	0.03%	77	1.95%	2.62%
17	0.02%	0.04%	78	2.18%	2.93%
18	0.02%	0.04%	79	2.44%	3.29%
19	0.03%	0.04%	80	2.76%	3.69%
20	0.03%	0.05%	81	3.15%	4.17%
21	0.03%	0.05%	82	3.61%	4.70%
22	0.03%	0.05%	83	4.15%	5.27%
23	0.03%	0.06%	84	4.76%	5.92%
24	0.03%	0.06%	85	5.44%	6.65%
25	0.03%	0.07%	86	6.20%	7.50%
26	0.03%	0.07%	87	7.02%	8.48%
27	0.03%	0.08%	88	7.90%	9.60%
28	0.03%	0.08%	89	8.83%	10.85%
29	0.03%	0.08%	90	9.82%	12.22%
30	0.03%	0.08%	91	10.83%	13.68%
31	0.04%	0.08%	92	11.92%	15.24%
32	0.04%	0.08%	93	13.13%	16.91%
33	0.04%	0.08%	94	14.55%	18.69%
34	0.04%	0.08%	95	16.27%	20.58%
35	0.04%	0.08%	96	18.21%	21.93%
36	0.05%	0.08%	97	19.97%	23.86%
37	0.05%	0.08%	98	21.80%	25.83%
38	0.05%	0.08%	99	23.68%	27.82%
39	0.06%	0.09%	100	25.64%	29.85%
40	0.06%	0.10%	101	28.38%	32.36%
41	0.07%	0.10%	102	30.47%	34.42%
42	0.07%	0.11%	103	32.58%	36.46%
43	0.08%	0.12%	104	34.69%	38.48%
44	0.08%	0.13%	105	36.79%	40.00%
45	0.09%	0.14%	106	38.76%	40.00%
46	0.09%	0.15%	107	42.10%	44.88%
47	0.10%	0.16%	108	46.65%	49.47%
48	0.11%	0.18%	109	51.85%	54.62%
49	0.12%	0.20%	110	57.76%	60.39%
50	0.13%	0.23%	111	64.44%	66.82%
51	0.15%	0.26%	112	71.95%	73.95%
52	0.16%	0.28%	113	80.34%	81.83%
53	0.18%	0.31%	114	89.67%	90.49%
54	0.20%	0.34%	115	100.00%	100.00%
55	0.22%	0.36%	116	100.00%	100.00%
56	0.24%	0.39%	117	100.00%	100.00%
57	0.27%	0.43%	118	100.00%	100.00%
58	0.30%	0.47%	119	100.00%	100.00%
59	0.34%	0.52%	120	100.00%	100.00%
60	0.38%	0.57%			

Coverage Type and HHC Percentage ²				
Attained Age	FacOnly	Comp/FacOnly 50% HHC	Comp/FacOnly 100% HHC	HHC Only
<74	130%	120%	96%	70%
74-76	130%	118%	96%	70%
77-79	130%	115%	96%	70%
80-82	125%	113%	94%	70%
83-85	125%	110%	96%	70%
86-88	125%	108%	98%	70%
89-91	125%	105%	100%	80%
92+	125%	100%	100%	80%

Gender ¹		
Attained Age	Female	Male
<62	44.0%	50.0%
62-64	44.0%	50.0%
65-67	44.0%	50.0%
68-70	44.0%	50.0%
71-73	44.0%	55.0%
74-76	46.0%	55.0%
77-79	46.0%	55.0%
80-82	50.0%	55.0%
83-85	50.0%	55.0%
86-88	50.0%	55.0%
89-91	50.0%	60.0%
92-94	55.0%	60.0%
95+	60.0%	70.0%

Duration 17+ Adjustment ³	
Attained Age	All
<89	106%
89-91	105%
92-94	104%
95-97	103%
98+	100%

<-- Adjusted to extrapolate and end the table at 100%. These rates at ages 107+ are based on the Annuity 2000 table.

Underwriting Class			
Attained Age	Preferred Life	Substandard Life	Standard Life
<71	75%	200%	150%
71-73	75%	200%	150%
74-76	75%	200%	150%
77-79	75%	200%	150%
80-82	75%	200%	150%
83-85	80%	200%	130%
86-88	80%	200%	130%
89-91	80%	180%	130%
92-94	85%	170%	125%
95-97	90%	150%	125%
98+	100%	150%	125%

Inflation Type			
Attained Age	C	N	S
<77	101%	112%	101%
77-79	96%	107%	96%
80-82	96%	107%	96%
83-85	96%	107%	96%
86-88	96%	107%	96%
89-91	96%	107%	96%
92+	100%	107%	100%

Payment Method ³			
Attained Age	Premium Paying	Limited Pay	NFO
<80	100%	90%	125%
80-82	100%	85%	125%
83-85	100%	90%	125%
86-88	100%	90%	125%
89-91	100%	90%	125%
92+	100%	100%	125%

Joint Status ³			
Attained Age	C	I	J
<74	97%	120%	97%
74-76	97%	115%	97%
77-79	97%	110%	97%
80-82	97%	105%	97%
83-85	100%	105%	100%
86-88	100%	100%	100%
89-91	100%	100%	100%
92-94	100%	100%	100%
95-97	100%	100%	100%
98-100	100%	100%	100%

The State Life Insurance Company
Exhibit E2
Active Lives Mortality Experience Study
Using Actual Experience Through 12/21/2022
Data filtered for CY2010-2019 and Policy Duration 17+*

Attained Age	Years Exposed	Actuals	Expecteds	A/E
0-49	462	1	0	379.7%
50-52	549	1	0	215.9%
53-55	1,177	1	1	76.5%
56-58	3,041	10	5	209.7%
59-61	5,624	16	12	133.0%
62-64	9,720	26	28	93.3%
65-67	17,262	69	67	103.4%
68-70	28,962	151	142	106.2%
71-73	41,924	289	302	95.8%
74-76	53,268	559	519	107.6%
77-79	57,866	781	762	102.4%
80-82	54,427	1,138	1,157	98.3%
83-85	38,128	1,311	1,324	99.0%
86-88	21,120	1,048	1,033	101.4%
89-91	8,989	693	734	94.4%
92-94	3,123	348	371	93.8%
95-97	828	123	145	84.7%
98-100	206	52	51	102.9%
101+	45	15	15	102.2%
Total	346,722	6,632	6,668	99.5%

*Data Shown for Premium Paying & Non-Paying Exposures. Assumptions Were Set Using Premium Paying Policyholder Experience Only

Calendar Year	Years Exposed	Actuals	Expecteds	A/E
2010	1,863	69	71	97.2%
2011	4,045	104	132	79.1%
2012	7,724	215	221	97.4%
2013	14,155	330	354	93.3%
2014	22,695	453	519	87.3%
2015	34,883	696	711	97.9%
2016	47,362	862	894	96.4%
2017	56,236	1,089	1,041	104.6%
2018	69,044	1,279	1,236	103.5%
2019	88,717	1,535	1,491	103.0%
Total	346,722	6,632	6,668	99.5%

*Data Shown for Premium Paying & Non-Paying Exposures. Assumptions Were Set Using Premium Paying Policyholder Experience Only

Policy Duration	Years Exposed	Actuals	Expecteds	A/E
13	-	-	-	0.0%
14	-	-	-	0.0%
15	-	-	-	0.0%
16	-	-	-	0.0%
17	98,552	1,195	1,285	93.0%
18	74,388	1,151	1,148	100.3%
19	57,848	1,073	1,039	103.3%
20	45,743	921	950	96.9%
21	31,503	831	786	105.7%
22	18,837	570	578	98.5%
23	10,653	388	392	99.1%
24	5,112	240	237	101.4%
25	2,351	134	131	102.1%
26	954	66	63	105.1%
27	466	41	33	123.0%
28	221	18	18	101.5%
29	71	4	6	67.7%
30	21	-	2	0.0%
31	1	-	0	0.0%
32	-	-	-	0.0%
33	-	-	-	0.0%
Total	346,722	6,632	6,668	99.5%

*Data Shown for Premium Paying & Non-Paying Exposures. Assumptions Were Set Using Premium Paying Policyholder Experience Only

The State Life Insurance Company
Exhibit F1
Incidence Assumptions
Using Actual Experience Through 12/31/2022
Assumptions Set Using Premium Paying Policyholder Experience Only

Only exposure associated with premium paying policyholders was used in this analysis. For a policyholder currently not paying a premium, their exposure during the premium paying period is included in this study.
All factors based on data filtered for duration 13+ and calendar years 2013-2018.
All factors are interpolated based on the midpoint of each attained age band.

1. Factors based on data including only 90 Day Elimination Period experience
2. Factors based on data including only premium paying experience.

Gender and Joint Status ¹²				
Attained Age	Joint Female	Joint Male	Indiv Female	Indiv Male
< 62	0.0%	0.1%	0.0%	0.1%
62-64	0.1%	0.1%	0.1%	0.1%
65-67	0.1%	0.1%	0.3%	0.2%
68-70	0.1%	0.1%	0.3%	0.3%
71-73	0.4%	0.3%	0.7%	0.7%
74-76	0.6%	0.6%	0.9%	0.9%
77-79	1.3%	1.0%	1.7%	1.4%
80-82	2.3%	2.0%	2.8%	2.1%
83-85	4.2%	3.3%	5.1%	4.7%
86-88	6.9%	6.2%	6.1%	6.0%
89-91	10.0%	9.5%	9.1%	8.8%
92-94	13.0%	12.6%	11.2%	11.0%
95-97	15.2%	15.2%	15.2%	15.2%
98+	20.0%	20.0%	20.0%	20.0%

Tax Qualified ²	
NonTQ	TQ
113%	98%

Indemnity NH ²	
N	Y
93%	100%

Benefit Period ²		
Attained Age	Limited	Lifetime
< 74	80%	107%
74-76	80%	107%
77-79	80%	107%
80-82	85%	107%
83-85	88%	107%
86-88	92%	107%
89-91	95%	107%
92-94	98%	107%
95+	100%	107%

Elimination Period ²					
Attained Age	0	30	60	90/100	180/365
< 65	350%	140%	105%	100%	66%
65-67	350%	140%	105%	100%	66%
68-70	350%	140%	105%	100%	66%
71-73	240%	140%	105%	100%	66%
74-76	230%	140%	105%	100%	66%
77-79	220%	135%	105%	100%	66%
80-82	160%	125%	105%	100%	66%
83-85	145%	120%	105%	100%	66%
86-88	145%	120%	105%	100%	66%
89+	140%	120%	105%	100%	66%

Coverage Type and HHC Percentage ²				
Attained Age	FacOnly	Comp 50% HHC	Comp/FacOnly 100% HHC	HHC Only
< 77	65%	92%	103%	160%
77-79	75%	92%	103%	160%
80-82	75%	104%	110%	160%
83-85	80%	104%	115%	160%
86-88	80%	104%	115%	130%
89-91	80%	107%	125%	120%
92+	80%	110%	125%	120%

Underwriting Class ²			
Attained Age	Preferred Life	Substandard Life	Standard Life
< 68	85%	220%	140%
68-70	85%	200%	140%
71-73	85%	180%	140%
74-76	85%	160%	135%
77-79	85%	150%	130%
80-82	96%	140%	125%
83-85	96%	140%	125%
86-88	98%	140%	115%
89-91	98%	100%	115%
92-94	100%	100%	110%
95+	100%	100%	100%

Premium Paying Status			
Attained Age	Paying	Limited	NFO
< 74	100%	93%	32%
74-76	100%	93%	32%
77-79	100%	93%	32%
80-82	100%	93%	32%
83-85	100%	93%	32%
86-88	100%	93%	32%
89-91	100%	93%	40%
92+	100%	100%	40%

Morbidity Improvement	
Attained Age	All
< 79	2.60%
79	2.50%
80	2.34%
81	2.18%
82	2.03%
83	1.87%
84	1.72%
85	1.56%
86	1.40%
87	1.25%
88	1.09%
89	0.94%
90	0.78%
91	0.65%
92	0.65%
93	0.52%
94	0.52%
95	0.39%
96	0.39%
97	0.26%
98	0.26%
99	0.13%
100	0.13%
101+	0.00%

The State Life Insurance Company
Exhibit F2
Utilization Assumptions
Using Actual Experience Through 12/21/2022

All factors based on data filtered for policy duration 13+ with incurred years 2010+ and calendar years on or before 2019.

Dollars Utilized by Situs, Reimbursement, and ALF/HHC Percentage					
Situs HHC/ALF %	HHC		ALF		NH
	0% / 50%	100%	50% / 70%	100%	
<i>Incurred Max MDB</i>					
0-25	70%	97%	65%	100%	100%
25-50	70%	97%	65%	100%	100%
50-75	70%	95%	65%	100%	99%
75-100	68%	92%	65%	97%	97%
100-125	65%	90%	65%	95%	95%
125-150	63%	88%	63%	86%	93%
150-175	62%	81%	61%	79%	90%
175-200	61%	76%	59%	74%	88%
200-225	60%	73%	57%	72%	85%
225-250	59%	70%	55%	70%	82%
250-275	58%	67%	53%	65%	78%
275-300	56%	65%	50%	62%	74%
300-325	54%	63%	48%	62%	69%
325-350	52%	61%	45%	61%	64%
350-375	49%	60%	43%	60%	60%
375-400	48%	58%	40%	58%	56%
400-425	46%	56%	38%	55%	53%
425-450	44%	54%	36%	52%	50%
450-475	43%	51%	34%	49%	48%
475-500	42%	49%	33%	47%	46%
500-525	41%	47%	31%	45%	44%
525-550	40%	45%	30%	43%	42%
550-575	39%	43%	29%	41%	40%
575-600	38%	41%	28%	40%	39%
600-625	37%	39%	27%	38%	37%
625-650	37%	38%	26%	37%	36%
650-675	36%	36%	25%	36%	35%
675-700	35%	35%	24%	35%	34%
700-750	33%	33%	23%	33%	32%
750-800	31%	31%	22%	31%	30%
800-850	29%	29%	21%	29%	29%
850-900	27%	27%	20%	28%	27%
900-950	26%	26%	19%	27%	26%
950-1000	25%	25%	18%	26%	25%
1000-1050	23%	23%	18%	24%	24%
1050-1100	22%	22%	17%	24%	23%
1100-1150	21%	21%	16%	23%	22%
1150-1200	20%	20%	16%	22%	21%
1200-1250	20%	20%	15%	21%	21%
1250-1300	19%	19%	15%	20%	20%
1300-1350	18%	18%	15%	20%	19%
1350-1400	17%	17%	14%	19%	19%
1400-1450	17%	17%	14%	19%	18%
1450-1500	16%	16%	13%	18%	18%
1500-1550	16%	16%	13%	18%	17%
1550-1600	15%	15%	13%	17%	17%
1600-1650	15%	15%	13%	17%	16%
1650-1700	14%	14%	12%	17%	16%
1700-1750	14%	14%	12%	16%	16%
1750+	14%	14%	12%	16%	16%

Dollars Utilized by Situs, Indemnity, and ALF/HHC Percentage							
Situs HHC/ALF %	HHC		ALF				NH
	0% / 50%	100%	0%	50%	70%	100%	
<i>Incurred Max MDB</i>							
All MDB	64%	96%	50%	65%	74%	97%	98%

Days Utilized by Situs, Indemnity Code, and ALF/HHC Percentage			
Situs	HHC	ALF	NH
All MDB	85%	98%	96%

Dollars Utilized: Duration Adjustment by Situs, Indemnity, and BIO Type			
Situs Claim Duration	HHC	ALF	NH
	Reimbursement and BIO Only		
1-12	90%	97%	107%
13-24	99%	100%	104%
25-36	104%	103%	101%
37-48	106%	104%	95%
49-60	106%	106%	90%
61+	104%	105%	90%

Dollars Utilized: Duration Adjustment by Situs, Indemnity, and BIO Type									
Situs Indemnity Calendar Year	HHC			ALF			NH		
	Y	N		Y	N		Y	N	
	All	BIO	No BIO	All	BIO	No BIO	All	BIO	No BIO
2010	97%	92.0%	87.0%	93%	90.0%	100%	98%	95%	105%
2011	97%	93.0%	88.0%	93%	90.0%	101%	98%	95%	105%
2012	97%	95.0%	95.0%	93%	92.0%	101%	98%	95%	105%
2013	97%	96.0%	96.0%	97%	95.0%	102%	98%	95%	105%
2014	97%	97.0%	98.0%	98%	97.0%	105%	100%	95%	105%
2015	100%	98.5%	100.0%	100%	97.0%	107%	100%	97%	101%
2016	101%	101.5%	102.0%	100%	100.0%	108%	100%	97%	103%
2017	101%	103.0%	104.0%	101%	102.5%	110%	100%	96%	105%
2018	101%	103.5%	106.0%	101%	104.0%	110%	100%	101%	106%
2019	101%	104.5%	107.0%	101%	105.0%	110%	100%	103%	108%
2020	101%	105.5%	108.0%	101%	107.0%	110%	100%	104%	108%
2021	101%	108.5%	109.0%	101%	108.0%	110.0%	100%	105%	108%

Days Utilized: Duration Adjustment (HHC Only)	
Claim Duration	All
1-12	85%
13-24	98%
25-36	104%
37-48	108%
49-60	109%
61+	111%

The State Life Insurance Company
Exhibit F3
Claim Termination Assumptions
Using Actual Experience through 12/21/2022
Assisted Living Facility Base Rates

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	0.1%	0.1%	0-49	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	0-49	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%
50-54	0.1%	0.1%	50-54	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	50-54	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%
55-59	0.5%	0.4%	55-59	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	55-59	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%
60-64	0.8%	0.7%	60-64	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	60-64	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%
65-69	1.0%	0.9%	65-69	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	65-69	1.2%	1.0%	1.0%	1.0%	1.0%	1.0%
70-74	1.1%	1.0%	70-74	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	70-74	1.7%	1.3%	1.3%	1.3%	1.3%	1.3%
75-79	1.3%	1.1%	75-79	2.3%	1.8%	1.8%	1.8%	1.8%	1.8%	75-79	1.7%	1.3%	1.3%	1.3%	1.3%	1.3%
80-84	1.6%	1.4%	80-84	2.5%	2.0%	2.0%	2.0%	2.0%	2.0%	80-84	1.8%	1.4%	1.4%	1.4%	1.4%	1.4%
85-89	2.1%	1.8%	85-89	2.7%	2.2%	2.2%	2.2%	2.2%	2.2%	85-89	1.9%	1.5%	1.5%	1.5%	1.5%	1.5%
90-94	2.8%	2.5%	90-94	2.7%	2.2%	2.2%	2.2%	2.2%	2.2%	90-94	2.7%	2.2%	2.2%	2.2%	2.2%	2.2%
95-99	3.1%	3.0%	95-99	3.2%	2.6%	2.6%	2.6%	2.6%	2.6%	95-99	3.2%	2.6%	2.6%	2.6%	2.6%	2.6%
100+	3.2%	3.2%	100+	3.5%	2.8%	2.8%	2.8%	2.8%	2.8%	100+	3.5%	2.8%	2.8%	2.8%	2.8%	2.8%

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	n/a	n/a	0-49	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	0-49	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
50-54	n/a	n/a	50-54	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	50-54	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
55-59	1.1%	1.0%	55-59	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	55-59	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
60-64	1.6%	1.5%	60-64	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	60-64	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
65-69	2.0%	1.8%	65-69	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	65-69	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
70-74	2.1%	1.9%	70-74	3.0%	2.9%	2.9%	2.8%	2.8%	2.8%	70-74	2.4%	2.3%	2.3%	2.3%	2.2%	2.2%
75-79	2.5%	2.3%	75-79	3.2%	3.1%	3.1%	3.0%	3.0%	2.9%	75-79	2.8%	2.7%	2.7%	2.6%	2.6%	2.6%
80-84	2.8%	2.5%	80-84	3.6%	3.5%	3.5%	3.4%	3.4%	3.3%	80-84	3.2%	3.1%	3.1%	3.0%	3.0%	2.9%
85-89	3.3%	3.1%	85-89	4.0%	3.9%	3.9%	3.8%	3.7%	3.7%	85-89	3.4%	3.3%	3.3%	3.2%	3.2%	3.1%
90-94	4.0%	3.7%	90-94	4.5%	4.3%	4.3%	4.2%	4.1%	4.1%	90-94	4.5%	4.3%	4.3%	4.2%	4.1%	4.1%
95-99	4.1%	4.0%	95-99	5.1%	5.0%	4.9%	4.8%	4.8%	4.7%	95-99	5.1%	5.0%	4.9%	4.8%	4.8%	4.7%
100+	4.1%	4.1%	100+	5.1%	5.0%	4.9%	4.8%	4.8%	4.7%	100+	5.1%	5.0%	4.9%	4.8%	4.8%	4.7%

The State Life Insurance Company
Exhibit F4
Claim Termination Assumptions
Using Actual Experience through 12/21/2022
Nursing Home Base Rates

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	0.1%	0.1%	0-49	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	0-49	3.6%	3.4%	3.1%	2.9%	2.8%	2.6%
50-54	n/a	n/a	50-54	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	50-54	3.7%	3.5%	3.2%	3.0%	2.8%	2.7%
55-59	0.5%	0.4%	55-59	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	55-59	3.8%	3.6%	3.3%	3.1%	2.9%	2.7%
60-64	1.0%	0.8%	60-64	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	60-64	3.9%	3.7%	3.4%	3.2%	3.0%	2.8%
65-69	1.2%	1.0%	65-69	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	65-69	4.0%	3.8%	3.5%	3.3%	3.1%	2.9%
70-74	1.3%	1.1%	70-74	14.3%	12.6%	9.4%	6.7%	6.2%	5.6%	70-74	4.1%	4.0%	3.6%	3.4%	3.2%	3.0%
75-79	1.6%	1.5%	75-79	13.5%	11.9%	8.8%	6.3%	5.8%	5.3%	75-79	4.2%	4.1%	3.7%	3.5%	3.3%	3.1%
80-84	2.0%	1.8%	80-84	12.2%	10.7%	7.9%	5.7%	5.2%	4.7%	80-84	4.5%	4.3%	3.9%	3.7%	3.5%	3.2%
85-89	2.4%	2.3%	85-89	10.5%	9.2%	6.8%	4.9%	4.5%	4.1%	85-89	4.7%	4.5%	4.1%	3.9%	3.7%	3.4%
90-94	2.7%	2.6%	90-94	9.8%	8.6%	6.3%	4.5%	4.2%	3.8%	90-94	7.7%	6.8%	5.0%	3.5%	3.3%	3.0%
95-99	3.2%	3.1%	95-99	9.4%	8.3%	6.1%	4.4%	4.0%	3.6%	95-99	8.4%	7.4%	5.4%	3.9%	3.5%	3.2%
100+	3.5%	3.5%	100+	9.1%	8.0%	5.9%	4.2%	3.8%	3.5%	100+	9.1%	8.0%	5.9%	4.2%	3.8%	3.5%

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	n/a	n/a	0-49	16.4%	9.1%	8.6%	8.0%	7.4%	7.0%	0-49	8.1%	5.0%	4.3%	4.1%	4.0%	3.8%
50-54	0.6%	0.5%	50-54	16.4%	9.1%	8.6%	8.0%	7.4%	7.0%	50-54	7.9%	4.9%	4.2%	4.0%	3.9%	3.8%
55-59	0.7%	0.6%	55-59	16.2%	9.0%	8.5%	7.9%	7.3%	6.9%	55-59	8.1%	5.0%	4.3%	4.1%	4.0%	3.8%
60-64	1.2%	1.1%	60-64	16.0%	8.9%	8.3%	7.8%	7.2%	6.8%	60-64	8.1%	5.0%	4.3%	4.1%	4.0%	3.8%
65-69	1.5%	1.4%	65-69	15.7%	8.7%	8.2%	7.7%	7.0%	6.7%	65-69	8.1%	5.0%	4.3%	4.1%	4.0%	3.8%
70-74	1.9%	1.7%	70-74	15.5%	8.6%	8.1%	7.6%	6.9%	6.6%	70-74	9.5%	5.9%	5.0%	4.9%	4.7%	4.5%
75-79	2.3%	2.2%	75-79	15.3%	8.5%	8.0%	7.5%	6.8%	6.5%	75-79	10.6%	6.6%	5.6%	5.5%	5.3%	5.1%
80-84	2.9%	2.8%	80-84	15.1%	8.3%	7.8%	7.3%	6.7%	6.4%	80-84	10.6%	6.6%	5.6%	5.5%	5.3%	5.1%
85-89	3.5%	3.4%	85-89	15.1%	8.3%	7.8%	7.3%	6.7%	6.4%	85-89	11.4%	7.1%	6.1%	5.9%	5.6%	5.4%
90-94	4.6%	4.5%	90-94	15.1%	8.3%	7.8%	7.3%	6.7%	6.4%	90-94	11.4%	7.1%	6.1%	5.9%	5.6%	5.4%
95-99	4.6%	4.6%	95-99	14.2%	7.8%	7.4%	6.9%	6.3%	6.0%	95-99	11.4%	7.1%	6.1%	5.9%	5.6%	5.4%
100+	4.7%	4.7%	100+	14.2%	7.8%	7.4%	6.9%	6.3%	6.0%	100+	11.4%	7.1%	6.1%	5.9%	5.6%	5.4%

The State Life Insurance Company
Exhibit F5
Claim Termination Assumptions
Using Actual Experience through 12/31/2022
Home Health Care Base Rates

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	0.3%	0.2%	0-49	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	0-49	6.0%	4.1%	3.0%	2.4%	2.3%	1.8%
50-54	0.5%	0.3%	50-54	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	50-54	6.1%	4.2%	3.1%	2.4%	2.3%	1.8%
55-59	0.7%	0.5%	55-59	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	55-59	6.3%	4.3%	3.2%	2.5%	2.4%	1.9%
60-64	1.2%	0.9%	60-64	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	60-64	6.5%	4.5%	3.3%	2.6%	2.5%	1.9%
65-69	1.5%	1.1%	65-69	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	65-69	6.7%	4.6%	3.4%	2.6%	2.5%	2.0%
70-74	1.6%	1.2%	70-74	19.3%	13.5%	10.2%	8.0%	7.7%	6.0%	70-74	7.0%	4.8%	3.6%	2.8%	2.7%	2.1%
75-79	1.6%	1.3%	75-79	16.5%	11.5%	8.6%	6.7%	6.5%	5.1%	75-79	7.4%	5.1%	3.8%	2.9%	2.8%	2.2%
80-84	1.8%	1.5%	80-84	13.8%	9.6%	7.1%	5.6%	5.3%	4.2%	80-84	8.2%	5.6%	4.2%	3.2%	3.1%	2.4%
85-89	1.8%	1.6%	85-89	11.3%	7.8%	5.8%	4.5%	4.3%	3.4%	85-89	8.5%	5.9%	4.4%	3.4%	3.3%	2.6%
90-94	2.0%	1.8%	90-94	9.7%	6.7%	5.0%	3.9%	3.6%	3.0%	90-94	8.5%	5.9%	4.4%	3.4%	3.2%	2.6%
95-99	2.9%	2.7%	95-99	8.5%	5.9%	4.4%	3.4%	3.2%	2.6%	95-99	8.5%	5.9%	4.4%	3.4%	3.2%	2.6%
100+	3.6%	3.6%	100+	8.5%	5.9%	4.4%	3.4%	3.2%	2.6%	100+	8.5%	5.9%	4.4%	3.4%	3.2%	2.6%

Months 13+			Initial Total CT Rates							Initial Disabled Mortality Rates						
Attained Age	Weighted Total CT Rate Pick	Weighted Mortality Rate Pick	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6	Disabled Age	Claim Month 1	Claim Month 2	Claim Month 3	Claim Month 4	Claim Month 5	Claim Month 6
0-49	n/a	n/a	0-49	24.7%	16.3%	10.0%	8.0%	7.9%	6.3%	0-49	11.3%	7.2%	3.9%	3.4%	3.2%	2.7%
50-54	0.6%	0.4%	50-54	24.7%	16.3%	10.0%	8.0%	7.9%	6.3%	50-54	11.8%	7.5%	4.1%	3.5%	3.3%	2.8%
55-59	0.8%	0.6%	55-59	24.7%	16.3%	10.0%	8.0%	7.9%	6.3%	55-59	12.2%	7.8%	4.3%	3.7%	3.4%	2.9%
60-64	1.3%	1.0%	60-64	24.7%	16.3%	10.0%	8.0%	7.9%	6.3%	60-64	12.4%	8.0%	4.3%	3.7%	3.5%	2.9%
65-69	1.8%	1.5%	65-69	24.7%	16.3%	10.0%	8.0%	7.9%	6.3%	65-69	12.7%	8.1%	4.4%	3.8%	3.6%	3.0%
70-74	2.0%	1.8%	70-74	21.8%	14.3%	8.7%	7.0%	6.9%	5.5%	70-74	13.1%	8.4%	4.6%	4.0%	3.7%	3.1%
75-79	2.2%	2.0%	75-79	20.7%	13.6%	8.3%	6.6%	6.5%	5.2%	75-79	13.6%	8.7%	4.8%	4.1%	3.8%	3.2%
80-84	3.2%	2.9%	80-84	19.1%	12.5%	7.6%	6.1%	6.0%	4.8%	80-84	17.5%	11.3%	6.2%	5.4%	5.0%	4.2%
85-89	3.3%	2.9%	85-89	19.1%	12.5%	7.6%	6.1%	6.0%	4.8%	85-89	17.8%	11.5%	6.3%	5.5%	5.1%	4.3%
90-94	3.3%	3.0%	90-94	19.1%	12.5%	7.6%	6.1%	5.5%	5.3%	90-94	18.0%	11.7%	6.4%	5.6%	5.2%	4.4%
95-99	3.6%	3.3%	95-99	19.1%	12.5%	7.6%	6.1%	5.5%	5.3%	95-99	18.0%	11.7%	6.4%	5.6%	5.1%	4.5%
100+	3.8%	3.8%	100+	19.1%	12.5%	7.6%	6.1%	5.5%	5.3%	100+	18.0%	11.7%	6.4%	5.6%	5.1%	4.5%

The State Life Insurance Company
Exhibit F6
Claim Termination Assumptions
Using Actual Experience through 12/21/2022

All factors based on data filtered for duration 13+ and calendar years 2013-2019.
All factors are interpolated based on the midpoint of each attained age band.

Situs			
Disabled Duration	ALF	NH	HHC
1-6	100%	100%	100%
7-12	90%	105%	100%
13-18	80%	105%	100%
19-24	95%	90%	95%
25-30	97%	93%	95%
31-36	97%	98%	100%
37-42	120%	100%	100%
43-48	120%	100%	100%
49-54	120%	105%	100%
55-60	120%	105%	100%
61+	120%	105%	100%

Benefit Period		
Attained Age	Limited	Lifetime
0-49	170%	100%
50-54	170%	100%
55-59	170%	100%
60-64	170%	100%
65-69	170%	100%
70-74	150%	100%
75-79	140%	98%
80-84	125%	93%
85-89	120%	92%
90-94	110%	92%
95-99	110%	90%
100+	110%	90%

Situs		
Attained Age	ALF, NH	HHC
0-49	98%	90%
50-54	98%	90%
55-59	98%	90%
60-64	98%	90%
65-69	98%	90%
70-74	98%	90%
75-79	98%	90%
80-84	98%	90%
85-89	98%	90%
90-94	100%	98%
95-99	100%	100%
100+	100%	100%

Coverage Type & Situs							
Disabled Duration	Comprehensive - NH, ALF	Comprehensive - 50% HHC, 50% ALF	Comprehensive - 50% HHC, 0/70/100% ALF	Comprehensive - 0/100% HHC, All ALF %	HomeCare - NH, ALF	HomeCare - HHC Only	Facility - All
1-6	100%	130%	100%	93%	100%	130%	100%
7-12	100%	130%	100%	93%	100%	115%	100%
13-18	100%	130%	100%	95%	100%	110%	100%
19-24	100%	140%	100%	96%	100%	105%	100%
25-30	100%	140%	100%	98%	100%	100%	100%
31-36	100%	140%	100%	102%	100%	95%	100%
37-42	100%	140%	110%	104%	100%	90%	100%
43-48	100%	140%	110%	104%	100%	90%	100%
49-54	100%	140%	110%	106%	100%	90%	100%
55-60	100%	150%	110%	106%	100%	90%	100%
61+	100%	150%	110%	106%	100%	90%	100%

The State Life Insurance Company
Exhibit F7
Incidence Experience Study
Using Actual Experience Through 12/21/2022
Data Filtered For Policy Duration 13+, Calendar Years 2013-2018, and Only Exposure Associated with Premium Paying Policyholders*

For a policyholder currently not paying a premium, their exposure during the premium paying period is included in this study.

Attained Age	Years Exposed	Actuals	Before Morbidity		After Morbidity	
			Expecteds	A/E	Expecteds	A/E
0-49	1,014	-	1	0.0%	1	0.0%
50-52	1,293	1	1	132.2%	1	129.5%
53-55	3,267	7	2	341.6%	2	334.5%
56-58	6,523	7	4	174.8%	4	171.1%
59-61	11,978	12	8	147.4%	8	144.4%
62-64	21,911	29	26	113.1%	26	110.5%
65-67	36,339	56	63	88.7%	65	86.4%
68-70	53,853	147	134	109.4%	138	106.7%
71-73	64,262	330	338	97.5%	348	94.8%
74-76	66,164	572	533	107.3%	549	104.1%
77-79	59,684	887	850	104.4%	877	101.1%
80-82	45,329	1,158	1,157	100.1%	1,188	97.5%
83-85	29,118	1,294	1,297	99.8%	1,323	97.8%
86-88	15,110	1,034	1,028	100.6%	1,041	99.3%
89-91	6,235	614	628	97.8%	633	97.0%
92-94	1,982	265	256	103.6%	257	103.1%
95-97	450	84	73	115.8%	73	115.4%
98-100	75	17	15	112.3%	15	112.0%
101+	11	-	2	0.0%	2	0.0%
Total	424,601	6,514	6,415	101.5%	6,551	99.4%

Calendar Year	Years Exposed	Actuals	Before Morbidity		After Morbidity	
			Expecteds	A/E	Expecteds	A/E
2013	41,372	684	659	103.9%	712	96.1%
2014	51,614	919	817	112.5%	865	106.2%
2015	66,242	1,112	991	112.2%	1,030	108.0%
2016	78,806	1,166	1,159	100.6%	1,181	98.7%
2017	90,319	1,302	1,320	98.7%	1,320	98.7%
2018	96,249	1,331	1,470	90.5%	1,443	92.2%
Total	424,601	6,514	6,415	101.5%	6,551	99.4%

Policy Duration	Years Exposed	Actuals	Before Morbidity		After Morbidity	
			Expecteds	A/E	Expecteds	A/E
13	74,569	459	502	91.3%	523	87.8%
14	72,924	615	607	101.4%	627	98.1%
15	65,382	750	694	108.0%	716	104.8%
16	55,958	774	749	103.3%	770	100.5%
17	43,739	800	738	108.3%	758	105.5%
18	34,565	702	707	99.3%	723	97.1%
19	28,266	724	685	105.7%	696	104.0%
20	20,541	591	599	98.6%	604	97.8%
21	13,264	499	452	110.4%	454	109.9%
22	7,992	287	312	92.1%	312	92.0%
23	4,109	177	188	94.1%	188	94.2%
24	1,943	86	100	85.8%	100	85.9%
25	770	29	44	65.8%	44	65.9%
26	367	17	23	75.4%	22	75.6%
27	160	4	10	39.0%	10	39.2%
28	40	-	3	0.0%	3	0.0%
29	11	-	1	0.0%	1	0.0%
30	1	-	0	0.0%	0	0.0%
31	-	-	-	0.0%	-	0.0%
32	-	-	-	0.0%	-	0.0%
33	-	-	-	0.0%	-	0.0%
Total	424,601	6,514	6,415	101.5%	6,551	99.4%

The State Life Insurance Company
Exhibit F8
Utilization Experience Study
Using Actual Experience Through 12/21/2022

Attained Age	Years Exposed	Actual Dollars Used	Expected Dollars Used	Dollars A/E	Days A/E
0-49	10	711,434	817,712	87%	91%
50-54	24	1,789,307	1,855,483	96%	96%
55-59	71	4,900,936	4,889,119	100%	92%
60-64	179	12,622,123	12,825,345	98%	101%
65-69	659	43,547,811	45,373,625	96%	96%
70-74	2,315	150,440,768	152,405,573	99%	98%
75-79	5,693	361,061,507	360,848,375	100%	99%
80-84	9,312	539,022,445	547,687,310	98%	99%
85-89	9,079	493,906,121	499,811,030	99%	100%
90-94	4,230	210,901,985	211,970,657	99%	100%
95-99	851	37,473,125	37,973,192	99%	100%
100+	42	1,559,284	1,539,678	101%	98%
Grand Total	32,464	1,857,936,846	1,877,997,098	99%	100%

Calendar Year	Years Exposed	Actual Dollars Used	Expected Dollars Used	Dollars A/E	Days A/E
2010	129	4,458,178	4,852,218	92%	96%
2011	530	19,777,269	20,149,426	98%	100%
2012	1,024	41,096,414	41,694,663	99%	98%
2013	1,490	63,464,129	64,790,768	98%	98%
2014	1,994	90,621,435	92,538,315	98%	99%
2015	2,660	130,115,117	131,696,765	99%	99%
2016	3,186	167,776,279	169,056,719	99%	99%
2017	3,677	206,739,616	207,020,045	100%	100%
2018	4,121	244,707,917	244,357,920	100%	101%
2019	4,389	272,450,030	274,553,866	99%	100%
2020	4,545	294,982,863	300,152,740	98%	99%
2021	4,718	321,747,599	327,133,655	98%	100%
Grand Total	32,464	1,857,936,846	1,877,997,098	99%	100%

Disabled Age	Years Exposed	Actual Dollars Used	Expected Dollars Used	Dollars A/E	Days A/E
0-49	22	1,735,957	1,830,126	95%	94%
50-54	54	3,908,333	3,856,950	101%	98%
55-59	114	7,886,467	8,391,223	94%	100%
60-64	365	25,355,304	27,996,303	91%	93%
65-69	1,286	92,916,819	91,890,226	101%	100%
70-74	3,596	239,353,873	240,208,480	100%	99%
75-79	7,475	461,423,322	463,023,902	100%	100%
80-84	9,720	538,810,425	548,754,181	98%	99%
85-89	7,254	367,964,945	371,598,592	99%	100%
90-94	2,279	107,653,257	109,284,699	99%	101%
95-99	278	10,410,271	10,594,622	98%	100%
100+	20	517,875	567,794	91%	95%
Grand Total	32,464	1,857,936,846	1,877,997,098	99%	100%

Disabled Duration	Years Exposed	Actual Dollars Used	Expected Dollars Used	Dollars A/E	Days A/E
1-12	9,620	490,491,195	499,108,708	98%	99%
13-24	8,176	454,139,201	458,934,694	99%	100%
25-36	5,632	331,970,345	334,609,182	99%	100%
37-48	3,585	221,998,397	223,589,534	99%	100%
49-60	2,213	140,727,024	141,675,506	99%	100%
61+	3,238	218,610,684	220,079,474	99%	100%
Grand Total	32,464	1,857,936,846	1,877,997,098	99%	100%

MDB at Incurral	Years Exposed	Actual Dollars Used	Expected Dollars Used	Dollars A/E	Days A/E
0	16	106,636	101,092	105%	102%
25	165	2,202,377	2,137,990	103%	100%
50	1,330	27,663,571	27,292,345	101%	99%
75	1,250	34,852,580	35,259,185	99%	97%
100	4,833	162,747,299	164,838,124	99%	98%
125	2,245	105,145,304	106,566,491	99%	99%
150	4,448	229,840,759	232,293,453	99%	99%
175	4,385	260,809,497	265,326,248	98%	100%
200	3,696	236,802,972	241,890,419	98%	99%
225	3,030	208,547,663	213,772,760	98%	99%
250	2,348	172,180,007	174,287,019	99%	100%
275	1,683	130,072,598	133,292,509	98%	102%
300	978	76,134,462	79,042,028	96%	102%
325	702	64,180,107	65,141,208	99%	101%
350	383	34,860,921	33,172,532	105%	105%
375	344	34,567,061	33,844,465	102%	98%
400	144	15,825,220	15,494,882	102%	103%
425	151	17,040,409	14,973,908	114%	110%
450	113	14,178,390	12,617,190	112%	105%
475	97	13,230,867	11,525,864	115%	111%
500	30	4,177,198	3,610,127	116%	101%
525	38	5,070,410	4,939,385	103%	107%
550	22	3,519,597	2,809,829	125%	128%
575	16	2,320,531	2,060,047	113%	108%
600	7	928,761	809,065	115%	101%
625	2	313,575	259,020	121%	114%
650	2	110,744	167,022	66%	72%
675	2	356,279	328,042	109%	82%
700	2	136,827	139,936	98%	111%
950	0	14,223	4,915	289%	138%
Grand Total	32,464	1,857,936,846	1,877,997,098	99%	100%

The State Life Insurance Company
Exhibit F9
Claim Termination Experience Study
Using Actual Experience through 12/21/2022
Data Filtered For Policy Duration 13+ and Calendar Years 2013-2019

Disabled Age	Years Exposed	Actuals - CT Death	Expecteds - CT Death	A/E - CT Death	Actuals - Total CT	Expecteds - Total CT	A/E - Total CT
0-49	23	3	1	323.8%	6	2	355.7%
50-54	62	2	4	48.8%	6	6	95.2%
55-59	155	32	18	175.8%	41	26	158.4%
60-64	410	78	66	117.8%	110	91	120.6%
65-69	1,140	243	202	120.1%	310	278	111.5%
70-74	2,868	653	586	111.5%	831	774	107.3%
75-79	5,632	1,418	1,379	102.8%	1,749	1,699	102.9%
80-84	6,944	1,897	1,932	98.2%	2,296	2,305	99.6%
85-89	4,863	1,438	1,547	92.9%	1,690	1,803	93.7%
90-94	1,499	499	555	89.9%	579	623	92.9%
95-99	181	87	73	119.9%	96	80	120.3%
100+	17	4	8	52.2%	4	8	50.9%
Total	23,795	6,354	6,371	99.7%	7,718	7,696	100.3%

Disabled Duration	Years Exposed	Actuals - CT Death	Expecteds - CT Death	A/E - CT Death	Actuals - Total CT	Expecteds - Total CT	A/E - Total CT
1-6	2,646	1,227	1,214	101.1%	1,867	1,872	99.7%
7-12	3,519	850	964	88.2%	1,060	1,156	91.7%
13-18	2,967	725	702	103.2%	812	787	103.2%
19-24	2,539	567	584	97.0%	627	663	94.6%
25-30	2,158	484	494	98.0%	543	559	97.2%
31-36	1,813	459	446	102.9%	502	496	101.2%
37-42	1,458	369	367	100.5%	488	408	119.7%
43-48	1,166	290	299	97.1%	316	328	96.4%
49-54	959	276	243	113.4%	312	268	116.6%
55-60	777	201	201	99.9%	217	219	98.9%
61+	3,794	906	857	105.7%	974	942	103.4%
Total	23,795	6,354	6,371	99.7%	7,718	7,696	100.3%

Calendar Year	Years Exposed	Actuals - CT Death	Expecteds - CT Death	A/E - CT Death	Actuals - Total CT	Expecteds - Total CT	A/E - Total CT
2013	2,034	569	556	102.3%	702	683	102.8%
2014	2,456	680	662	102.7%	827	814	101.7%
2015	3,042	794	833	95.4%	986	1,027	96.1%
2016	3,499	934	938	99.5%	1,147	1,136	100.9%
2017	3,917	1,024	1,051	97.4%	1,234	1,268	97.3%
2018	4,310	1,153	1,143	100.9%	1,382	1,365	101.2%
2019	4,538	1,200	1,189	100.9%	1,440	1,404	102.6%
Total	23,795	6,354	6,371	99.7%	7,718	7,696	100.3%

The State Life Insurance Company
Nationwide Experience Projection
Policy Form: S-6000
Earned Premiums at Historical Maryland Rate Level
Exhibit G1

Calendar Year	Results Before Proposed Rate Increase			Results With Proposed Rate Increase			Invest. Rates	Discount Factor
	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio		
1999	0	0	0%	0	0	0%	4.50%	2.8134
2000	508,402	281	0%	508,402	281	0%	4.50%	2.6923
2001	2,991,491	0	0%	2,991,491	0	0%	4.50%	2.5763
2002	6,479,907	240,722	4%	6,479,907	240,722	4%	4.50%	2.4654
2003	11,632,122	260,771	2%	11,632,122	260,771	2%	4.50%	2.3592
2004	14,527,146	150,752	1%	14,527,146	150,752	1%	4.50%	2.2576
2005	14,634,011	2,458,513	17%	14,634,011	2,458,513	17%	4.50%	2.1604
2006	14,469,138	3,729,213	26%	14,469,138	3,729,213	26%	4.50%	2.0674
2007	14,184,582	1,666,435	12%	14,184,582	1,666,435	12%	4.50%	1.9783
2008	13,953,329	2,687,225	19%	13,953,329	2,687,225	19%	4.50%	1.8932
2009	13,698,013	6,468,731	47%	13,698,013	6,468,731	47%	4.50%	1.8116
2010	13,522,957	7,773,111	57%	13,522,957	7,773,111	57%	4.50%	1.7336
2011	13,489,790	6,041,211	45%	13,489,790	6,041,211	45%	4.50%	1.6590
2012	13,418,733	10,023,589	75%	13,418,733	10,023,589	75%	4.50%	1.5875
2013	14,007,967	12,078,454	86%	14,007,967	12,078,454	86%	4.50%	1.5192
2014	14,051,465	11,776,157	84%	14,051,465	11,776,157	84%	4.50%	1.4537
2015	15,144,349	10,770,941	71%	15,144,349	10,770,941	71%	4.50%	1.3911
2016	14,673,800	9,087,057	62%	14,673,800	9,087,057	62%	4.50%	1.3312
2017	14,359,532	17,300,149	120%	14,359,532	17,300,149	120%	4.50%	1.2739
2018	13,776,793	12,083,431	88%	13,776,793	12,083,431	88%	4.50%	1.2191
2019	13,335,118	16,316,179	122%	13,335,118	16,316,179	122%	4.50%	1.1666
2020	12,716,165	17,845,743	140%	12,716,165	17,845,743	140%	4.50%	1.1163
2021	12,129,492	28,365,800	234%	12,129,492	28,365,800	234%	4.50%	1.0683
2022	11,583,697	31,296,530	270%	11,583,697	31,296,530	270%	4.50%	1.0223
2023	10,887,434	33,826,844	311%	10,887,434	33,826,844	311%	4.50%	0.9782
2024	10,331,125	38,545,775	373%	10,331,125	38,545,775	373%	4.50%	0.9361
2025	9,747,493	43,421,530	445%	9,747,493	43,421,530	445%	4.50%	0.8958
2026	9,162,705	48,479,117	529%	9,162,705	48,479,117	529%	4.50%	0.8572
2027	8,563,242	53,472,342	624%	8,563,242	53,472,342	624%	4.50%	0.8203
2028	7,951,412	58,287,447	733%	7,951,412	58,287,447	733%	4.50%	0.7850
2029	7,332,827	62,775,247	856%	7,332,827	62,775,247	856%	4.50%	0.7512
2030	6,711,730	66,777,582	995%	6,711,730	66,777,582	995%	4.50%	0.7188
2031	6,094,744	70,039,596	1149%	6,094,744	70,039,596	1149%	4.50%	0.6879
2032	5,489,968	72,359,248	1318%	5,489,968	72,359,248	1318%	4.50%	0.6583
2033	4,905,456	73,658,528	1502%	4,905,456	73,658,528	1502%	4.50%	0.6299
2034	4,347,888	73,828,363	1698%	4,347,888	73,828,363	1698%	4.50%	0.6028
2035	3,820,937	73,013,292	1911%	3,820,937	73,013,292	1911%	4.50%	0.5768
2036	3,328,425	71,233,051	2140%	3,328,425	71,233,051	2140%	4.50%	0.5520
2037	2,872,307	68,799,546	2395%	2,872,307	68,799,546	2395%	4.50%	0.5282
2038	2,455,471	65,483,475	2667%	2,455,471	65,483,475	2667%	4.50%	0.5055
2039	2,079,652	61,461,917	2955%	2,079,652	61,461,917	2955%	4.50%	0.4837
2040	1,745,693	56,951,227	3262%	1,745,693	56,951,227	3262%	4.50%	0.4629
2041	1,452,102	52,081,089	3587%	1,452,102	52,081,089	3587%	4.50%	0.4429
2042	1,196,495	47,022,795	3930%	1,196,495	47,022,795	3930%	4.50%	0.4239
2043	976,852	41,906,215	4290%	976,852	41,906,215	4290%	4.50%	0.4056
2044	790,213	36,989,993	4681%	790,213	36,989,993	4681%	4.50%	0.3882
2045	633,115	32,266,999	5097%	633,115	32,266,999	5097%	4.50%	0.3714
2046	502,632	27,814,403	5534%	502,632	27,814,403	5534%	4.50%	0.3554
2047	395,795	23,708,702	5990%	395,795	23,708,702	5990%	4.50%	0.3401
2048	309,641	20,024,309	6467%	309,641	20,024,309	6467%	4.50%	0.3255
2049	240,998	16,737,659	6945%	240,998	16,737,659	6945%	4.50%	0.3115
2050	186,725	13,859,420	7422%	186,725	13,859,420	7422%	4.50%	0.2981
2051	144,336	11,399,004	7898%	144,336	11,399,004	7898%	4.50%	0.2852
2052	111,475	9,316,216	8357%	111,475	9,316,216	8357%	4.50%	0.2729
2053	86,227	7,614,061	8830%	86,227	7,614,061	8830%	4.50%	0.2612
2054	66,934	6,206,790	9273%	66,934	6,206,790	9273%	4.50%	0.2499
2055	52,149	5,073,550	9729%	52,149	5,073,550	9729%	4.50%	0.2392
2056	40,915	4,131,474	10098%	40,915	4,131,474	10098%	4.50%	0.2289
2057	32,285	3,387,208	10491%	32,285	3,387,208	10491%	4.50%	0.2190
2058	25,580	2,786,742	10894%	25,580	2,786,742	10894%	4.50%	0.2096
2059	20,291	2,316,487	11416%	20,291	2,316,487	11416%	4.50%	0.2006
2060	16,068	1,918,769	11942%	16,068	1,918,769	11942%	4.50%	0.1919
2061	12,673	1,592,735	12568%	12,673	1,592,735	12568%	4.50%	0.1837
2062	9,931	1,320,733	13300%	9,931	1,320,733	13300%	4.50%	0.1758
2063	7,716	1,079,030	13984%	7,716	1,079,030	13984%	4.50%	0.1682
2064	5,938	870,667	14662%	5,938	870,667	14662%	4.50%	0.1609
2065	4,525	692,394	15301%	4,525	692,394	15301%	4.50%	0.1540
2066	3,413	547,764	16049%	3,413	547,764	16049%	4.50%	0.1474
2067	2,543	428,639	16853%	2,543	428,639	16853%	4.50%	0.1410
2068	1,862	328,019	17613%	1,862	328,019	17613%	4.50%	0.1350
2069	1,341	244,280	18221%	1,341	244,280	18221%	4.50%	0.1291
2070	947	177,503	18743%	947	177,503	18743%	4.50%	0.1236
2071	658	123,648	18788%	658	123,648	18788%	4.50%	0.1183
2072	452	82,676	18306%	452	82,676	18306%	4.50%	0.1132
Subtotal - No Interest	Past Future Lifetime	283,287,999 115,161,335 398,449,333	208,420,994 1,466,464,101 1,674,885,095	74% 1273% 420%	283,287,999 689,151,692 972,439,691	208,420,994 1,466,464,101 1,674,885,095	74% 213% 172%	
Discounted at 4.5%	Past w/ int Future w/ int Lifetime w/ int	465,186,012 85,431,614 550,617,626	274,653,597 863,103,622 1,137,757,219	59% 1010% 207%	465,186,012 483,254,556 948,440,567	274,653,597 863,103,622 1,137,757,219	59% 179% 120%	

1. Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 6 of the actuarial memorandum.
2. Includes proposed 611% Rate Increase

The State Life Insurance Company
Nationwide Experience Projection
Policy Form: S-8000
Earned Premiums at Historical Maryland Rate Level
Exhibit G2

Calendar Year	Results Before Proposed Rate Increase				Results With Proposed Rate Increase				Invest. Rates	Discount Factor
	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio		Earned Premiums ¹	Incurred Claims ¹	Loss Ratio			
1999	0	0	0%		0	0	0%		4.50%	2.8134
2000	0	0	0%		0	0	0%		4.50%	2.6923
2001	0	0	0%		0	0	0%		4.50%	2.5763
2002	0	0	0%		0	0	0%		4.50%	2.4654
2003	147,284	0	0%		147,284	0	0%		4.50%	2.3592
2004	1,672,537	0	0%		1,672,537	0	0%		4.50%	2.2576
2005	3,548,948	0	0%		3,548,948	0	0%		4.50%	2.1604
2006	4,731,642	876	0%		4,731,642	876	0%		4.50%	2.0674
2007	4,830,956	367,583	8%		4,830,956	367,583	8%		4.50%	1.9783
2008	4,885,520	530,152	11%		4,885,520	530,152	11%		4.50%	1.8932
2009	4,693,783	427,637	9%		4,693,783	427,637	9%		4.50%	1.8116
2010	4,603,331	93,300	2%		4,603,331	93,300	2%		4.50%	1.7336
2011	4,501,916	355,774	8%		4,501,916	355,774	8%		4.50%	1.6590
2012	4,458,560	418,936	9%		4,458,560	418,936	9%		4.50%	1.5875
2013	4,395,448	567,969	13%		4,395,448	567,969	13%		4.50%	1.5192
2014	4,546,177	567,554	12%		4,546,177	567,554	12%		4.50%	1.4537
2015	4,319,406	2,479,031	57%		4,319,406	2,479,031	57%		4.50%	1.3911
2016	4,133,350	1,039,252	25%		4,133,350	1,039,252	25%		4.50%	1.3312
2017	3,992,604	956,322	24%		3,992,604	956,322	24%		4.50%	1.2739
2018	3,909,539	1,470,363	38%		3,909,539	1,470,363	38%		4.50%	1.2191
2019	3,783,363	1,285,632	34%		3,783,363	1,285,632	34%		4.50%	1.1666
2020	3,690,028	2,226,043	60%		3,690,028	2,226,043	60%		4.50%	1.1163
2021	3,580,258	3,671,413	103%		3,580,258	3,671,413	103%		4.50%	1.0683
2022	3,474,575	4,580,762	132%		3,474,575	4,580,762	132%		4.50%	1.0223
2023	3,249,932	5,990,513	184%		3,249,932	5,990,513	184%		4.50%	0.9782
2024	3,104,600	6,811,264	219%		3,104,600	6,811,264	219%		4.50%	0.9361
2025	2,932,624	7,734,419	264%		10,440,141	7,734,419	74%		4.50%	0.8958
2026	2,794,432	8,742,224	313%		9,948,177	8,742,224	88%		4.50%	0.8572
2027	2,667,772	9,834,126	369%		9,497,268	9,834,126	104%		4.50%	0.8203
2028	2,534,162	11,026,235	435%		9,021,616	11,026,235	122%		4.50%	0.7850
2029	2,396,049	12,282,393	513%		8,529,935	12,282,393	144%		4.50%	0.7512
2030	2,252,497	13,557,572	602%		8,018,888	13,557,572	169%		4.50%	0.7188
2031	2,104,400	14,809,377	704%		7,491,665	14,809,377	198%		4.50%	0.6879
2032	1,953,269	15,977,247	818%		6,953,639	15,977,247	230%		4.50%	0.6583
2033	1,801,911	17,024,861	945%		6,414,802	17,024,861	265%		4.50%	0.6299
2034	1,650,926	17,925,222	1086%		5,877,295	17,925,222	305%		4.50%	0.6028
2035	1,501,315	18,666,227	1243%		5,344,681	18,666,227	349%		4.50%	0.5768
2036	1,354,337	19,201,644	1418%		4,821,440	19,201,644	398%		4.50%	0.5520
2037	1,211,412	19,447,014	1605%		4,312,626	19,447,014	451%		4.50%	0.5282
2038	1,074,040	19,459,393	1812%		3,823,583	19,459,393	509%		4.50%	0.5055
2039	942,583	19,274,789	2045%		3,355,596	19,274,789	574%		4.50%	0.4837
2040	817,596	18,842,444	2305%		2,910,641	18,842,444	647%		4.50%	0.4629
2041	700,590	18,167,379	2593%		2,494,101	18,167,379	728%		4.50%	0.4429
2042	593,542	17,301,788	2915%		2,113,011	17,301,788	819%		4.50%	0.4239
2043	497,177	16,273,468	3273%		1,769,948	16,273,468	919%		4.50%	0.4056
2044	411,491	15,165,393	3685%		1,464,906	15,165,393	1035%		4.50%	0.3882
2045	335,836	13,990,916	4166%		1,195,576	13,990,916	1170%		4.50%	0.3714
2046	270,004	12,758,012	4725%		961,213	12,758,012	1327%		4.50%	0.3554
2047	213,669	11,487,575	5376%		760,662	11,487,575	1510%		4.50%	0.3401
2048	166,221	10,201,174	6137%		591,747	10,201,174	1724%		4.50%	0.3255
2049	126,725	9,007,991	7108%		451,141	9,007,991	1997%		4.50%	0.3115
2050	95,173	7,845,200	8243%		338,817	7,845,200	2315%		4.50%	0.2981
2051	70,594	6,786,662	9614%		251,315	6,786,662	2700%		4.50%	0.2852
2052	52,043	5,818,828	11181%		185,274	5,818,828	3141%		4.50%	0.2729
2053	38,000	4,970,146	13079%		135,281	4,970,146	3674%		4.50%	0.2612
2054	27,501	4,207,036	15298%		97,904	4,207,036	4297%		4.50%	0.2499
2055	19,998	3,522,112	17613%		71,192	3,522,112	4947%		4.50%	0.2392
2056	14,673	2,915,794	19872%		52,237	2,915,794	5582%		4.50%	0.2289
2057	11,105	2,396,336	21580%		39,533	2,396,336	6062%		4.50%	0.2190
2058	8,583	1,950,472	22725%		30,555	1,950,472	6383%		4.50%	0.2096
2059	6,858	1,579,878	23036%		24,416	1,579,878	6471%		4.50%	0.2006
2060	5,568	1,276,643	22929%		19,821	1,276,643	6441%		4.50%	0.1919
2061	4,560	1,027,779	22541%		16,232	1,027,779	6332%		4.50%	0.1837
2062	3,672	822,200	22391%		13,073	822,200	6289%		4.50%	0.1758
2063	2,918	649,897	22273%		10,388	649,897	6256%		4.50%	0.1682
2064	2,290	508,948	22227%		8,152	508,948	6244%		4.50%	0.1609
2065	1,781	398,073	22349%		6,341	398,073	6278%		4.50%	0.1540
2066	1,364	318,275	23341%		4,854	318,275	6556%		4.50%	0.1474
2067	1,034	254,605	24630%		3,680	254,605	6918%		4.50%	0.1410
2068	764	207,422	27137%		2,721	207,422	7623%		4.50%	0.1350
2069	556	165,500	29748%		1,981	165,500	8356%		4.50%	0.1291
2070	399	134,557	33734%		1,420	134,557	9476%		4.50%	0.1236
2071	279	109,941	39385%		994	109,941	11063%		4.50%	0.1183
2072	190	96,134	50685%		675	96,134	14237%		4.50%	0.1132
Subtotal - No Interest		77,899,223	21,038,599	27%	77,899,223	21,038,599	27%			
Past Future Lifetime		40,029,013	428,923,100	1072%	126,235,685	428,923,100	340%			
		117,928,237	449,961,699	382%	204,134,908	449,961,699	220%			
Discounted at 4.5%		121,968,715	26,044,708	21%	121,968,715	26,044,708	21%			
Past Future Lifetime		28,606,689	223,714,814	782%	86,261,123	223,714,814	259%			
		150,575,405	249,759,521	166%	208,229,838	249,759,521	120%			

1. Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 6 of the actuarial memorandum.

2. Includes proposed 256% Rate Increase

The State Life Insurance Company
Nationwide Experience Projection
Policy Form: S-9000
Earned Premiums at Historical Maryland Rate Level
Exhibit G3

Calendar Year	Results Before Proposed Rate Increase				Results With Proposed Rate Increase				Invest. Rates	Discount Factor
	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio		Earned Premiums ¹	Incurred Claims ¹	Loss Ratio			
Historical Experience	1999	0	0	0%	0	0	0%		4.06%	2.5478
	2000	0	0	0%	0	0	0%		4.06%	2.4484
	2001	0	0	0%	0	0	0%		4.06%	2.3529
	2002	0	0	0%	0	0	0%		4.06%	2.2611
	2003	0	0	0%	0	0	0%		4.06%	2.1729
	2004	0	0	0%	0	0	0%		4.06%	2.0881
	2005	26,681	0	0%	26,681	0	0%		4.06%	2.0066
	2006	1,115,652	0	0%	1,115,652	0	0%		4.06%	1.9283
	2007	2,236,788	745	0%	2,236,788	745	0%		4.06%	1.8531
	2008	2,247,324	239,720	11%	2,247,324	239,720	11%		4.06%	1.7808
	2009	2,175,336	18,199	1%	2,175,336	18,199	1%		4.06%	1.7113
	2010	2,129,250	403,193	19%	2,129,250	403,193	19%		4.06%	1.6446
	2011	2,067,979	297,933	14%	2,067,979	297,933	14%		4.06%	1.5804
	2012	2,032,180	513,525	25%	2,032,180	513,525	25%		4.06%	1.5187
	2013	1,996,405	10,961	1%	1,996,405	10,961	1%		4.06%	1.4595
	2014	2,008,032	541,205	27%	2,008,032	541,205	27%		4.06%	1.4025
	2015	1,996,146	44,875	2%	1,996,146	44,875	2%		4.06%	1.3478
	2016	1,911,592	893,960	47%	1,911,592	893,960	47%		4.06%	1.2952
	2017	1,891,945	41,916	2%	1,891,945	41,916	2%		4.06%	1.2447
	2018	1,818,554	754,090	41%	1,818,554	754,090	41%		4.06%	1.1961
	2019	1,778,894	167,373	9%	1,778,894	167,373	9%		4.06%	1.1495
	2020	1,762,187	1,184,721	67%	1,762,187	1,184,721	67%		4.06%	1.1046
	2021	1,737,390	644,834	37%	1,737,390	644,834	37%		4.06%	1.0615
	2022	1,680,160	923,513	55%	1,680,160	923,513	55%		4.06%	1.0201
Projected Future Experience	2023	1,560,743	2,431,626	156%	1,560,743	2,431,626	156%		4.06%	0.9803
	2024	1,495,749	2,754,021	184%	1,495,749	2,754,021	184%		4.06%	0.9421
	2025	1,431,505	3,104,259	217%	1,431,505	3,104,259	217%		4.06%	0.9053
	2026	1,347,537	3,477,202	258%	1,347,537	3,477,202	258%		4.06%	0.8700
	2027	1,277,384	3,877,515	304%	1,277,384	3,877,515	304%		4.06%	0.8360
	2028	1,211,233	4,273,274	353%	1,211,233	4,273,274	353%		4.06%	0.8034
	2029	1,144,470	4,668,427	408%	1,144,470	4,668,427	408%		4.06%	0.7721
	2030	1,076,844	5,042,333	468%	1,076,844	5,042,333	468%		4.06%	0.7419
	2031	1,008,361	5,396,810	535%	1,008,361	5,396,810	535%		4.06%	0.7130
	2032	938,087	5,705,455	608%	938,087	5,705,455	608%		4.06%	0.6852
	2033	867,151	5,985,793	690%	867,151	5,985,793	690%		4.06%	0.6584
	2034	796,483	6,228,452	782%	796,483	6,228,452	782%		4.06%	0.6328
	2035	727,175	6,397,598	880%	727,175	6,397,598	880%		4.06%	0.6081
	2036	659,603	6,510,736	987%	659,603	6,510,736	987%		4.06%	0.5843
	2037	594,095	6,555,442	1103%	594,095	6,555,442	1103%		4.06%	0.5615
	2038	531,180	6,533,473	1230%	531,180	6,533,473	1230%		4.06%	0.5396
	2039	471,042	6,423,549	1364%	471,042	6,423,549	1364%		4.06%	0.5186
	2040	414,221	6,269,402	1514%	414,221	6,269,402	1514%		4.06%	0.4983
	2041	361,274	6,070,627	1680%	361,274	6,070,627	1680%		4.06%	0.4789
	2042	312,735	5,802,883	1856%	312,735	5,802,883	1856%		4.06%	0.4602
	2043	268,622	5,482,997	2041%	268,622	5,482,997	2041%		4.06%	0.4423
	2044	228,997	5,130,968	2241%	228,997	5,130,968	2241%		4.06%	0.4250
	2045	193,619	4,750,913	2454%	193,619	4,750,913	2454%		4.06%	0.4084
	2046	162,496	4,326,632	2663%	162,496	4,326,632	2663%		4.06%	0.3925
	2047	135,193	3,905,632	2889%	135,193	3,905,632	2889%		4.06%	0.3772
	2048	111,646	3,494,157	3130%	111,646	3,494,157	3130%		4.06%	0.3625
	2049	91,533	3,095,865	3382%	91,533	3,095,865	3382%		4.06%	0.3483
	2050	74,696	2,715,128	3635%	74,696	2,715,128	3635%		4.06%	0.3347
	2051	60,703	2,349,073	3870%	60,703	2,349,073	3870%		4.06%	0.3217
	2052	49,256	2,015,112	4091%	49,256	2,015,112	4091%		4.06%	0.3091
	2053	40,017	1,716,445	4289%	40,017	1,716,445	4289%		4.06%	0.2971
	2054	32,588	1,457,518	4473%	32,588	1,457,518	4473%		4.06%	0.2855
	2055	26,612	1,231,342	4627%	26,612	1,231,342	4627%		4.06%	0.2743
	2056	21,772	1,044,228	4796%	21,772	1,044,228	4796%		4.06%	0.2636
	2057	17,888	896,019	5009%	17,888	896,019	5009%		4.06%	0.2533
	2058	14,739	770,739	5229%	14,739	770,739	5229%		4.06%	0.2435
	2059	12,168	662,620	5445%	12,168	662,620	5445%		4.06%	0.2340
	2060	10,020	572,177	5710%	10,020	572,177	5710%		4.06%	0.2248
	2061	8,224	496,991	6043%	8,224	496,991	6043%		4.06%	0.2161
	2062	6,705	434,531	6480%	6,705	434,531	6480%		4.06%	0.2076
	2063	5,414	382,867	7072%	5,414	382,867	7072%		4.06%	0.1995
	2064	4,317	337,423	7816%	4,317	337,423	7816%		4.06%	0.1917
	2065	3,392	296,798	8751%	3,392	296,798	8751%		4.06%	0.1843
	2066	2,620	251,705	9606%	2,620	251,705	9606%		4.06%	0.1771
	2067	1,992	213,351	10710%	1,992	213,351	10710%		4.06%	0.1702
	2068	1,483	176,647	11914%	1,483	176,647	11914%		4.06%	0.1635
	2069	1,080	145,849	13503%	1,080	145,849	13503%		4.06%	0.1571
	2070	766	116,973	15262%	766	116,973	15262%		4.06%	0.1510
	2071	528	93,818	17752%	528	93,818	17752%		4.06%	0.1451
	2072	353	71,996	20384%	353	71,996	20384%		4.06%	0.1395
Subtotal - No Interest		32,612,493	6,680,762	20%	32,612,493	6,680,762	20%			
		19,816,315	152,145,395	768%	43,782,862	152,145,395	347%			
		52,428,808	158,826,157	303%	76,395,356	158,826,157	208%			
Discounted at 4.06%		46,906,812	8,448,438	18%	46,906,812	8,448,438	18%			
		14,379,806	84,562,649	588%	30,740,066	84,562,649	275%			
		61,286,618	93,011,087	152%	77,646,879	93,011,087	120%			

1. Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 6 of the actuarial memorandum.
2. Includes proposed 143% Rate Increase

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-6000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H1**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	465,186,012
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>427,841,860</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	37,344,152
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	483,254,556
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>64,598,574</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	418,655,982
(7)	Accumulated Past Incurred Claims	274,653,597
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>863,103,622</u>
(9)	Total Incurred Claims: (7) + (8)	1,137,757,219
(10)	$0.58 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	673,215,565
(11)	Test: Is (9) \geq (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-8000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H2**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	121,968,715
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>121,968,715</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	86,261,123
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>28,606,689</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	57,654,434
(7)	Accumulated Past Incurred Claims	26,044,708
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>223,714,814</u>
(9)	Total Incurred Claims: (7) + (8)	249,759,521
(10)	$0.58 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	136,340,003
(11)	Test: Is (9) >= (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-9000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H3**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	46,906,812
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>46,906,812</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	30,740,066
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>14,379,806</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	16,360,260
(7)	Accumulated Past Incurred Claims	8,448,438
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>84,562,649</u>
(9)	Total Incurred Claims: (7) + (8)	93,011,087
(10)	$0.58 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	49,452,460
(11)	Test: Is (9) >= (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.06%

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-6000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H4**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	465,186,012
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>427,841,860</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	37,344,152
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	483,254,556
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>64,598,574</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	418,655,982
(7)	Accumulated Past Incurred Claims	274,653,597
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>863,103,622</u>
(9)	Total Incurred Claims: (7) + (8)	1,137,757,219
(10)	$0.69 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	727,384,013
(11)	Test: Is (9) \geq (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-8000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H5**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	121,968,715
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>121,968,715</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	86,261,123
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>28,606,689</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	57,654,434
(7)	Accumulated Past Incurred Claims	26,044,708
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>223,714,814</u>
(9)	Total Incurred Claims: (7) + (8)	249,759,521
(10)	$0.65 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	146,880,281
(11)	Test: Is (9) >= (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.5%

The State Life Insurance Company

**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: S-9000
Includes Earned Premiums at Maryland Historical Rate Level
Nationwide Projection Using Best Estimate Assumptions
Exhibit H6**

<u>Row</u>	<u>Description</u>	<u>Total</u>
(1)	Accumulated Past Total Premiums Including Rate Increases:	46,906,812
<u>(2)</u>	<u>Accumulated Past Premiums on Original Rate Basis:</u>	<u>46,906,812</u>
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases:	30,740,066
<u>(5)</u>	<u>PV Future Premiums on Original Rate Basis:</u>	<u>14,379,806</u>
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	16,360,260
(7)	Accumulated Past Incurred Claims	8,448,438
<u>(8)</u>	<u>PV Future Incurred Claims</u>	<u>84,562,649</u>
(9)	Total Incurred Claims: (7) + (8)	93,011,087
(10)	$0.63 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	52,516,791
(11)	Test: Is (9) \geq (10)?	True

Note: Present and accumulated values in the lifetime projection in this exhibit are determined at the maximum valuation interest rate of 4.06%

The State Life Insurance Company
Policy Form: S-6000
Nationwide Policy and Premium Distribution
Exhibit II

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	4,572	13,518,303	94%	95%
Nursing Home Only	301	679,650	6%	5%
Total	4,873	14,197,953	100%	100%
COLA Options				
No COLA	517	1,054,209	11%	7%
Simple COLA	725	1,943,791	15%	14%
Compound COLA	3,631	11,199,953	75%	79%
Total	4,873	14,197,953	100%	100%
Nonforfeiture Options				
None	4,737	13,543,362	97%	95%
SBP	5	17,831	0%	0%
Full ROP & SBP	13	69,756	0%	0%
Limited ROP	0	0	0%	0%
Full ROP	118	567,003	2%	4%
Total	4,873	14,197,953	100%	100%
Joint/Single Life				
Joint	2,146	7,633,704	44%	54%
Single	2,727	6,564,249	56%	46%
Total	4,873	14,197,953	100%	100%
Billing Mode				
Annual	1,811	5,572,847	37%	39%
Semi-Annual	189	593,897	4%	4%
Quarterly	372	1,139,972	8%	8%
Monthly	2,501	6,891,237	51%	49%
Total	4,873	14,197,953	100%	100%
Elimination Period				
0 Day	344	1,079,290	7%	8%
30 Days	898	2,747,380	18%	19%
60 Days	84	269,649	2%	2%
90 Days	3,547	10,101,634	73%	71%
Total	4,873	14,197,953	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	608	1,272,188	12%	9%
5 Year / 5 Year	403	1,097,987	8%	8%
Lifetime / Lifetime	3,862	11,827,778	79%	83%
Total	4,873	14,197,953	100%	100%
Issue Age Cohort				
20-29	5	4,738	0%	0%
30-39	26	38,814	1%	0%
40-49	240	504,398	5%	4%
50-59	2,233	5,694,411	46%	40%
60-69	2,260	7,447,814	46%	52%
70-79	109	507,777	2%	4%
80-89	0	0	0%	0%
Total	4,873	14,197,953	100%	100%
Daily Benefit Cohort				
\$1-\$50	87	112,503	2%	1%
\$51-\$100	2,085	5,115,219	43%	36%
\$101-\$150	2,166	6,878,516	44%	48%
\$151-\$200	473	1,781,217	10%	13%
\$201-\$250	53	256,290	1%	2%
\$251-\$300	9	54,209	0%	0%
Total	4,873	14,197,953	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	4	4,206	0%	0%
50-59	30	49,618	1%	0%
60-69	292	633,309	6%	4%
70-79	2,356	6,081,223	48%	43%
80-89	2,080	6,879,385	43%	48%
90-99	111	550,212	2%	4%
Total	4,873	14,197,953	100%	100%

The State Life Insurance Company
Policy Form: S-8000
Nationwide Policy and Premium Distribution
Exhibit 12

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	1,368	4,230,753	92%	94%
Nursing Home Only	112	285,586	8%	6%
Total	1,480	4,516,340	100%	100%
COLA Options				
No COLA	281	653,295	19%	14%
Simple COLA	185	549,219	13%	12%
Compound COLA	1,014	3,313,826	69%	73%
Total	1,480	4,516,340	100%	100%
Nonforfeiture Options				
None	1,427	4,240,871	96%	94%
SBP	4	9,930	0%	0%
Full ROP & SBP	3	7,232	0%	0%
Limited ROP	13	71,501	1%	2%
Full ROP	33	186,806	2%	4%
Total	1,480	4,516,340	100%	100%
Joint/Single Life				
Joint	698	2,492,795	47%	55%
Single	782	2,023,545	53%	45%
Total	1,480	4,516,340	100%	100%
Billing Mode				
Annual	566	1,854,709	38%	41%
Semi-Annual	52	193,917	4%	4%
Quarterly	101	359,976	7%	8%
Monthly	761	2,107,738	51%	47%
Total	1,480	4,516,340	100%	100%
Elimination Period				
0 Day	36	107,795	2%	2%
30 Days	141	463,768	10%	10%
60 Days	30	78,770	2%	2%
90 Days	1,226	3,705,413	83%	82%
180 Days	47	160,594	3%	4%
Total	1,480	4,516,340	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	192	429,094	13%	10%
5 Year / 5 Year	138	397,029	9%	9%
Lifetime / Lifetime	1,150	3,690,216	78%	82%
Total	1,480	4,516,340	100%	100%
Issue Age Cohort				
20-29	2	3,235	0%	0%
30-39	11	18,358	1%	0%
40-49	122	294,131	8%	7%
50-59	767	2,088,743	52%	46%
60-69	525	1,825,381	35%	40%
70-79	51	273,090	3%	6%
80-89	2	13,401	0%	0%
Total	1,480	4,516,340	100%	100%
Daily Benefit Cohort				
\$1-\$50	41	59,184	3%	1%
\$51-\$100	564	1,420,311	38%	31%
\$101-\$150	619	1,989,656	42%	44%
\$151-\$200	203	773,957	14%	17%
\$201-\$250	39	213,091	3%	5%
\$251-\$300	14	60,141	1%	1%
Total	1,480	4,516,340	100%	100%
Attained Age Cohort				
30-39	1	1,349	0%	0%
40-49	3	2,773	0%	0%
50-59	20	37,422	1%	1%
60-69	247	604,005	17%	13%
70-79	850	2,474,932	57%	55%
80-89	334	1,228,280	23%	27%
90-99	25	167,579	2%	4%
Total	1,480	4,516,340	100%	100%

The State Life Insurance Company
Policy Form: S-9000
Nationwide Policy and Premium Distribution
Exhibit I3

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	523	1,534,274	90%	92%
Nursing Home Only	60	134,119	10%	8%
Total	583	1,668,394	100%	100%
COLA Options				
No COLA	125	258,607	21%	16%
Simple COLA	153	434,439	26%	26%
Compound COLA	305	975,349	52%	58%
Total	583	1,668,394	100%	100%
Nonforfeiture Options				
None	570	1,585,101	98%	95%
SBP	3	10,725	1%	1%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Full ROP	10	72,569	2%	4%
Total	583	1,668,394	100%	100%
Joint/Single Life				
Joint	314	973,835	54%	58%
Single	269	694,559	46%	42%
Total	583	1,668,394	100%	100%
Billing Mode				
Annual	297	898,438	51%	54%
Semi-Annual	29	92,136	5%	6%
Quarterly	27	100,255	5%	6%
Monthly	230	577,566	39%	35%
Total	583	1,668,394	100%	100%
Elimination Period				
0 Day	5	7,878	1%	0%
30 Days	37	114,653	6%	7%
60 Days	10	21,600	2%	1%
90 Days	495	1,422,079	85%	85%
180 Days	36	102,185	6%	6%
Total	583	1,668,394	100%	100%
Benefit Period (NH/HH)				
2 Year / 2 Year	5	9,558	1%	1%
3 Year / 3 Year	62	138,095	11%	8%
4 Year / 4 Year	17	42,959	3%	3%
5 Year / 5 Year	107	260,816	18%	16%
6 Year / 6 Year	24	67,985	4%	4%
10 Year / 10 Year	4	8,234	1%	0%
Lifetime / Lifetime	364	1,140,748	62%	68%
Total	583	1,668,394	100%	100%
Issue Age Cohort				
20-29	0	0	0%	0%
30-39	4	8,387	1%	1%
40-49	24	56,584	4%	3%
50-59	234	593,273	40%	36%
60-69	289	868,398	50%	52%
70-79	32	141,751	5%	8%
80-89	0	0	0%	0%
Total	583	1,668,394	100%	100%
Daily Benefit Cohort				
\$1-\$50	13	20,768	2%	1%
\$51-\$100	191	425,123	33%	25%
\$101-\$150	287	853,937	49%	51%
\$151-\$200	77	296,128	13%	18%
\$201-\$250	11	53,764	2%	3%
\$251-\$300	4	18,675	1%	1%
Total	583	1,668,394	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	1	1,209	0%	0%
50-59	8	18,897	1%	1%
60-69	96	224,250	16%	13%
70-79	293	793,178	50%	48%
80-89	176	588,876	30%	35%
90-99	9	41,984	2%	3%
Total	583	1,668,394	100%	100%

The State Life Insurance Company
Policy Form: S-6000
Maryland Policy and Premium Distribution
Exhibit I4

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	121	325,375	100%	100%
Nursing Home Only	0	0	0%	0%
Total	121	325,375	100%	100%
COLA Options				
No COLA	9	14,091	7%	4%
Simple COLA	13	38,674	11%	12%
Compound COLA	99	272,610	82%	84%
Total	121	325,375	100%	100%
Nonforfeiture Options				
None	121	325,375	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	121	325,375	100%	100%
Joint/Single Life				
Joint	51	170,494	42%	52%
Single	70	154,881	58%	48%
Total	121	325,375	100%	100%
Billing Mode				
Annual	42	134,636	35%	41%
Semi-Annual	6	13,848	5%	4%
Quarterly	18	46,664	15%	14%
Monthly	55	130,226	45%	40%
Total	121	325,375	100%	100%
Elimination Period				
0 Day	3	6,388	2%	2%
30 Days	16	43,581	13%	13%
60 Days	0	0	0%	0%
90 Days	102	275,406	84%	85%
Total	121	325,375	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	19	37,672	16%	12%
5 Year / 5 Year	25	59,219	21%	18%
Lifetime / Lifetime	77	228,484	64%	70%
Total	121	325,375	100%	100%
Issue Age Cohort				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	6	11,283	5%	3%
50-59	72	172,533	60%	53%
60-69	42	139,109	35%	43%
70-79	1	2,451	1%	1%
80-89	0	0	0%	0%
Total	121	325,375	100%	100%
Daily Benefit Cohort				
\$1-\$50	0	0	0%	0%
\$51-\$100	18	37,167	15%	11%
\$101-\$150	77	188,783	64%	58%
\$151-\$200	26	99,425	21%	31%
\$201-\$250	0	0	0%	0%
\$251-\$300	0	0	0%	0%
Total	121	325,375	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	0	0	0%	0%
60-69	8	14,725	7%	5%
70-79	75	178,063	62%	55%
80-89	36	126,590	30%	39%
90-99	2	5,997	2%	2%
Total	121	325,375	100%	100%

The State Life Insurance Company
Policy Form: S-8000
Maryland Policy and Premium Distribution
Exhibit 15

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	24	61,425	89%	89%
Nursing Home Only	3	7,848	11%	11%
Total	27	69,273	100%	100%
COLA Options				
No COLA	8	18,424	30%	27%
Simple COLA	0	0	0%	0%
Compound COLA	19	50,849	70%	73%
Total	27	69,273	100%	100%
Nonforfeiture Options				
None	27	69,273	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	27	69,273	100%	100%
Joint/Single Life				
Joint	12	39,280	44%	57%
Single	15	29,993	56%	43%
Total	27	69,273	100%	100%
Billing Mode				
Annual	7	22,707	26%	33%
Semi-Annual	0	0	0%	0%
Quarterly	5	17,822	19%	26%
Monthly	15	28,744	56%	41%
Total	27	69,273	100%	100%
Elimination Period				
0 Day	0	0	0%	0%
30 Days	2	10,756	7%	16%
60 Days	0	0	0%	0%
90 Days	25	58,517	93%	84%
180 Days	0	0	0%	0%
Total	27	69,273	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	5	9,097	19%	13%
5 Year / 5 Year	8	15,701	30%	23%
Lifetime / Lifetime	14	44,475	52%	64%
Total	27	69,273	100%	100%
Issue Age Cohort				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	2	2,188	7%	3%
50-59	14	33,145	52%	48%
60-69	9	28,709	33%	41%
70-79	2	5,231	7%	8%
80-89	0	0	0%	0%
Total	27	69,273	100%	100%
Daily Benefit Cohort				
\$1-\$50	1	1,818	4%	3%
\$51-\$100	4	5,342	15%	8%
\$101-\$150	15	33,202	56%	48%
\$151-\$200	6	24,994	22%	36%
\$201-\$250	1	3,918	4%	6%
\$251-\$300	0	0	0%	0%
Total	27	69,273	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	0	0	0%	0%
60-69	4	4,741	15%	7%
70-79	16	40,066	59%	58%
80-89	6	22,649	22%	33%
90-99	1	1,818	4%	3%
Total	27	69,273	100%	100%

The State Life Insurance Company
Policy Form: S-9000
Maryland Policy and Premium Distribution
Exhibit I6

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	18	100,737	95%	98%
Nursing Home Only	1	2,255	5%	2%
Total	19	102,993	100%	100%
COLA Options				
No COLA	0	0	0%	0%
Simple COLA	4	18,514	21%	18%
Compound COLA	15	84,479	79%	82%
Total	19	102,993	100%	100%
Nonforfeiture Options				
None	19	102,993	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	19	102,993	100%	100%
Joint/Single Life				
Joint	10	66,011	53%	64%
Single	9	36,982	47%	36%
Total	19	102,993	100%	100%
Billing Mode				
Annual	9	67,956	47%	66%
Semi-Annual	1	5,486	5%	5%
Quarterly	4	15,871	21%	15%
Monthly	5	13,679	26%	13%
Total	19	102,993	100%	100%
Elimination Period				
0 Day	0	0	0%	0%
30 Days	0	0	0%	0%
60 Days	0	0	0%	0%
90 Days	19	102,993	100%	100%
180 Days	0	0	0%	0%
Total	19	102,993	100%	100%
Benefit Period (NH/HH)				
2 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	0	0	0%	0%
4 Year / 4 Year	2	4,513	11%	4%
5 Year / 5 Year	1	2,830	5%	3%
6 Year / 6 Year	3	9,721	16%	9%
10 Year / 10 Year	0	0	0%	0%
Lifetime / Lifetime	13	85,929	68%	83%
Total	19	102,993	100%	100%
Issue Age Cohort				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	14	61,799	74%	60%
60-69	4	33,392	21%	32%
70-79	1	7,802	5%	8%
80-89	0	0	0%	0%
Total	19	102,993	100%	100%
Daily Benefit Cohort				
\$1-\$50	0	0	0%	0%
\$51-\$100	0	0	0%	0%
\$101-\$150	3	10,931	16%	11%
\$151-\$200	9	45,035	47%	44%
\$201-\$250	5	32,430	26%	31%
\$251-\$300	2	14,596	11%	14%
Total	19	102,993	100%	100%
Attained Age Cohort				
30-39	0	0	0%	0%
40-49	0	0	0%	0%
50-59	0	0	0%	0%
60-69	8	36,150	42%	35%
70-79	8	42,310	42%	41%
80-89	3	24,532	16%	24%
90-99	0	0	0%	0%
Total	19	102,993	100%	100%